
Federal Reserve Release



H.2

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

No. 22

Week Ending June 3, 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

Kansas City

The Citizens Bank of Edmond, Edmond, Oklahoma -- to establish a branch at 3600 South Boulevard.

- Approved, June 1, 2006

San Francisco

Community First Bank, Prineville, Oregon -- to establish a branch at 657 Southwest Glacier, Redmond.

- Approved, May 31, 2006

Secretary

East West Bank, Pasadena, California -- to establish branches at 19540 Jamboree Road, Suite 150, Irvine, and 3237 East Guasti Road, Suites 110 and 130, Ontario.

- Approved, June 1, 2006

Richmond

Fidelity & Trust Bank, Bethesda, Maryland -- to establish a branch at 850 Sligo Avenue, Suite 100, Silver Spring.

- Approved, June 2, 2006

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 1403 Greenbrier Parkway, Chesapeake, Virginia.

- Approved, June 1, 2006

Dallas

PointBank, Pilot Point, Texas -- to establish a branch at 4920 Long Prairie Road, Flower Mound.

- Approved, June 1, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 275 Gunter Avenue, Guntersville.

- Approved, June 2, 2006

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 7400 West Camino Real, Suite 100, Boca Raton, Florida; 450 University Boulevard, Jupiter; and 2240 M Street, Northwest, Washington, D.C.
- Approved, May 31, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 125 Sherron Road, Durham, North Carolina.
- Approved, May 31, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 308 High Tide Drive, St. Augustine, Florida.
- Approved, June 1, 2006

Richmond

Susquehanna Bank, Hagerstown, Maryland -- to establish a branch at 12875 Washington Township Boulevard, Rouzerville, Pennsylvania.
- Approved, June 2, 2006

Bank Holding Companies

Richmond

Centra Financial Holdings, Inc., Morgantown, West Virginia -- to acquire up to 100 percent of the shares of Smithfield State Bank, Smithfield, Pennsylvania.
- Approved, May 30, 2006

St. Louis

Enterprise Financial Services Corp, Clayton, Missouri -- to acquire NorthStar Bancshares, Inc., North Kansas City, Missouri, and NorthStar Bank, National Association.
- Approved, May 30, 2006

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire Apex Mortgage Company, Edmond, and Edmond Bank and Trust.
- Approved, May 30, 2006

Bank Holding Companies

Atlanta

Florida Gulf Bancorp, Inc., Fort Myers, Florida -- to become a bank holding company and to acquire Florida Gulf Bank.

- Withdrawn, May 31, 2006

Philadelphia

Franklin Financial Services Corporation, Chambersburg, Pennsylvania -- to acquire Fulton Bancshares Corporation, McConnellsburg.

- Approved, June 1, 2006

Boston

Leader Bancorp, Inc., Arlington, Massachusetts -- to acquire Leader Bank, National Association.

- Approved, May 30, 2006

Secretary

NBC Capital Corporation, Starkville, Mississippi -- waiver of application to acquire SunCoast Bancorp, Inc., Sarasota, Florida, and SunCoast Bank in connection with the merger of SunCoast Bank and NBC Capital Corporation's subsidiary, Cadence Bank, N.A., Starkville, Mississippi.

- Granted, June 2, 2006

Cleveland

Peoples Community Bancorp, Inc., West Chester, Ohio -- waiver of application requirement in connection with the acquisition of Mercantile Savings Bank, Cincinnati.

- Granted, June 2, 2006

Richmond

Potomac Virginia Bancorp, Fairfax, Virginia -- to become a bank holding company and to acquire Potomac Bank of Virginia.

- Returned, June 1, 2006

Atlanta

TriStar Bancshares, Inc., Dickson, Tennessee -- to become a bank holding company and to acquire TriStar Bank.

- Approved, May 31, 2006

Bank Mergers

Richmond

Rockingham Heritage Bank, Harrisonburg, Virginia -- to merge with Albemarle First Bank, Charlottesville, and thereby establish a branch.
- Approved, June 2, 2006

Bank Premises

St. Louis

Cross County Bank, Wynne, Arkansas -- to increase its investment in bank premises.
- Approved, June 2, 2006

Change In Bank Control

San Francisco

American Premier Bancorp, Arcadia, California -- notices to retain control of American Premier Bancorp.
- Permitted, June 2, 2006

Chicago

Premier Holdings, Ltd., Rock Valley, Iowa -- change in bank control.
- Permitted, June 2, 2006

Competitive Factors Reports

Kansas City

Country Club Bank, National Association, Shawnee Mission, Kansas -- report on competitive factors of the proposed merger with CCB Interim Bank, National Association.
- Submitted, June 1, 2006

Philadelphia

Custodial Trust Company, Princeton, New Jersey -- report on competitive factors of the proposed merger with Bear Stearns Bank and Trust Company, National Association, Wilmington, Delaware, a de novo bank.
- Submitted, June 2, 2006

Competitive Factors Reports

Kansas City

First National Bank and Trust Company, Shawnee, Oklahoma -- report on competitive factors of the proposed merger with Guarantee State Bank, Lawton.
- Submitted, June 2, 2006

Philadelphia

Fox Chase Federal Savings Bank, Hatboro, Pennsylvania -- report on competitive factors of the proposed merger with Fox Chase Interim Federal Savings Bank and Fox Chase MHC Interim Federal Savings Bank.
- Submitted, May 30, 2006

Kansas City

The Girard National Bank, Girard, Kansas -- report on competitive factors of the proposed merger with Valley State Bank, Lamar, Colorado.
- Submitted, June 1, 2006

Chicago

Marshall & Ilsley Trust Company National Association, Milwaukee, Wisconsin -- report on competitive factors of the proposed merger with First Indiana Trust Company, N.A., Indianapolis, Indiana, and of First Indiana Trust Company's proposed purchase and assumption of the trust accounts of First Indiana Bank, N.A.
- Submitted, June 1, 2006

Chicago

Marshfield Savings Bank, Marshfield, Wisconsin -- report on competitive factors of the proposed merger with Marshfield Interim Bank.
- Submitted, June 1, 2006

Richmond

Smith River Community Bank, National Association, Martinsville, Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Drakes branch of First Community Bank, N.A., Bluefield.
- Submitted, May 30, 2006

Competitive Factors Reports

Atlanta

Trustmark National Bank, Jackson, Mississippi -- report on competitive factors of the proposed merger with Republic National Bank, Houston, Texas.

- Submitted, June 1, 2006

San Francisco

Vineyard Bank, National Association, Corona, California -- report on competitive factors of the proposed merger with Rancho Bank, San Dimas.

- Submitted, May 31, 2006

Extensions Of Time

Chicago

Belmont Financial Group, Inc., Chicago, Illinois -- extension to September 15, 2006, to become a bank holding company and to acquire Belmont Bank & Trust Company, a de novo bank.

- Granted, June 1, 2006

Chicago

Mid-Iowa Bancshares Co., Algona, Iowa -- extension to August 3, 2006, to engage in extending credit and servicing loans.

- Granted, May 31, 2006

Boston

State Street Bank and Trust Company, Boston, Massachusetts -- extension to June 10, 2007, for CitiStreet International, LLC, Quincy, to invest in CitiStreet Australia Pty., Ltd.

- Granted, June 1, 2006

Financial Holding Companies

St. Louis

Midland States Bancorp, Inc., Effingham, Illinois -- election to become a financial holding company.

- Effective, May 31, 2006

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on May 10, 2006.
- Published, May 31, 2006

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the New York and Philadelphia Federal Reserve Districts (Docket No. R-1256).
- Approved, May 30, 2006

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	Coastal Affiliates, MHC	Coastal Affiliates, MHC, Yarmouth Port, Massachusetts to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Cape Cod Cooperative Bank, Yarmouth Port, Massachusetts, into the mutual bank holding company structure.	Newspaper: Federal Register:	Not available 06/12/2006
* 3A1 * 3A3	Gorham Bancorp, MHC	Application by Gorham Bancorp, MHC and Gorham Bancorp Inc., both of Gorham, Maine, to become a mutual bank holding company and a stock bank holding company, respectively (collectively, the Applicants), by acquiring Gorham Savings Bank, Gorham, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 06/15/2006

* Subject to the provisions of the Community Reinvestment Act

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending June 3, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	CATSKILL HUDSON BANCORP, INC	Catskill Hudson Bancorp, Inc., Rockhill, New York to acquire 100 percent of the voting shares of Community Bank of Sullivan County, Rock Hill, NY, pursuant to Section 3(a)(1) of the BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 06/09/2006
CIC	CATSKILL HUDSON BANCORP, INC	Notice of Change in Bank Control pursuant to the Change in Bank Control Act of 1978, as amended, by Mario and Dawn Martinez, both of Sundown, New York, to acquire 59,035 of the common shares of Catskill Hudson Bancorp, Inc., Rock Hill, New York, pursuant to a reorganization of Community Bank of Sullivan County, Rock Hill, New York, into a wholly-owned subsidiary of Catskill Hudson Bancorp, Inc. As a result of this transaction, Mario and Dawn Martinez will own 9.93% of the outstanding shares of Catskill Hudson Bancorp, and together with Mrs. Martinez's brother, Mr. G. Vurckio, who will own 2,000 shares, will control 10.27% of Catskill Hudson Bancorp, Inc.'s outstanding shares.	Newspaper: Federal Register:	Not available 06/09/2006
FBSEA	INTERNATIONAL COMMERCIAL BANK OF CHINA CO., LTD., THE	The International Commercial Bank of China Co., Ltd. ("ICBC"), Taipei, Taiwan, Republic of China is applying to establish a branch, under Section 211.24(a)(1) of Regulation K, in San Jose, California and upgrade its two existing offices in New York City and Los Angeles, California to full service branches.	Newspaper: Federal Register:	Not available Not applicable
* 18C * Branch	MANUFACTURERS AND TRADERS TRUST COMPANY	Manufacturers and Traders Trust Company, Buffalo, New York, requests prior approval of the Board of Governors of the Federal Reserve System, to purchase selected assets and assume selected deposit liabilities associated with 21 branches in Buffalo and Rochester, New York, of Citibank, N.A., New York, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and in connection therewith to establish branches, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
FBSEA	MIZRAHI TEFAHOT BANK LTD.	Mizrahi Tefahot Bank Ltd. (the "Bank"), Ramat-Gan, Israel, is applying to the Board, under Section 211.24(a)(1) of Regulation K, to establish a branch in New York, New York by relocating the Bank's Los Angeles, California FDIC-insured branch. In addition, the Bank is applying to the Board, under Section 211.24(a)(1), to establish a representative office in Los Angeles, California, which will serve as a liaison office with the Bank's remaining California-based customers.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 4c8	NEW YORK PRIVATE BANK & TRUST CORPORATION	New York Private Bank & Trust Corporation and its wholly owned subsidiary, Emigrant Bancorp, Inc., both of New York, New York, pursuant to section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, to acquire 100 percent of the voting shares of New York Private Bank & Trust, FSB, Wilmington, Delaware, a de novo trust-only federal savings bank, and thereby operate a savings association, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper:	Not available
			Federal Register:	06/23/2006

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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
3506	INTERCHANGE BK, SADDLE BROOK, NEW JERSEY	10/24/2005	05/24/2006	S	Large Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	11/07/2005	05/31/2006	S	Intermediate Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

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

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	ROYAL BANCSHARES OF PENNSYLVANIA, INC.	Royal Bancshares of Pennsylvania, Inc., Narberth, PA, to acquire Royal Asian Bank, Philadelphia, PA, a proposed de novo bank to be formed through the acquisition of assets and the assumption of liabilities of certain offices of Royal Bank America, Narberth, PA.	Newspaper:	06/26/2006
			Federal Register:	05/15/2006

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
- 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 Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	Sir Barton Bancorp, Inc.	Application by Sir Barton Bancorp, Inc., Lexington, KY to form a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Lexington, Lexington, KY pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Newspaper:	06/17/2006
			Federal Register:	06/19/2006
* Branch	SKY BANK	Sky Bank, Salineville, OH to establish a branch facility at 1340 Freeport Road, Pittsburgh, PA.	Newspaper:	06/10/2006
			Federal Register:	Not applicable
* Branch	SKY BANK	Sky Bank, Salineville, OH to establish a branch facility at 3224 Northwest Boulevard, Upper Arlington, OH.	Newspaper:	06/10/2006
			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.

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	BANK OF LANCASTER	Bank of Lancaster, Kilmarnock, Virginia, proposes to establish a branch at the intersection of Routes 632 and 205, Colonial Beach, Virginia.	Newspaper:	06/09/2006
			Federal Register:	Not applicable
3A1	Bank of the Carolinas Coporation	Bank of the Carolinas Corporation, Mocksville, North Carolina, to become a bank holding company by acquiring 100% of Bank of the Carolinas, Mocksville, North Carolina.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A5 * 3A3	CAPITAL ONE FINANCIAL CORPORATION	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of North Fork Bancorporation, Inc., Melville, New York, and thereby indirectly acquire North Fork Bank, Mattituck, New York, and Superior Savings Of New England, National Association, Branford, Connecticut.	Newspaper:	06/17/2006
			Federal Register:	06/16/2006
* Branch	SUSQUEHANNA BANK	Susquehanna Bank, Hagerstown, Maryland, proposes to establish a branch at Route 140 and Englar Road, Westminster, Maryland.	Newspaper:	06/16/2006
			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:

- 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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	FIRST FLORIDA BANK	First Florida Bank, Naples, Florida, to establish a branch located at 6150 Diamond Centre Court, Unit 1100, Fort Myers, Florida, to be known as the First Florida Bank Fort Myers Office.	Newspaper:	06/09/2006
			Federal Register:	Not applicable
3A1	PCNB Corp	PCNB Corp., McComb, Mississippi, notice to become a bank holding company by acquiring Pike county National Bank, McComb, Mississippi.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A3	SECURITY BANK CORPORATION	Security Bank Corporation, Macon, Georgia (Security), and its subsidiary, SBKC Interim Bank(Interim), to acquire 100 percent of the outstanding shares of common stock of Homestead Bank, Suwanee, Georgia, by merging with and into Interim. Interim will be a Georgia state bank and wholly owned acquisition subsidiary of Security, which will be formed solely to facilitate the acquisition. Homestead is a Georgia state chartered bank located at 1380 Peachtree Industrial Boulevard, Suwanee, Georgia. Interim will survive the merger and will continue to operate under the name "Security Bank of Gwinnett County." Security Bank of Gwinnett County will be a separate wholly owned subsidiary of Security after the merger.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 3, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1 4c8	First Community Financial Partners, Inc.	First Community Financial Partners, Inc., Joliet, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of First Community Bank of Joliet, Joliet, Illinois, and to engage de novo in lending activities.	Newspaper: Federal Register:	Not available Not available
CIC	LEIGHTON INVESTMENT COMPANY	Notice by Richard N. Glendening of Pella, Iowa, individually and as trustee of the Richard Glendening Trust and the Linda Glendening Subchapter S Trust to retain control of 35.34 percent and acting in concert with the Glendening Family (Richard & Mary Glending, Pella, Iowa; Linda Glendening, Pella, IA; Kara & Nathan Busker, Oakland, NJ; Eric & Sanae Glendening, Terre Hante, IN; Erin Glendening, Pittsburgh, PA; Brent & Mary Jaco, Galveston, TX) to retain control of 39.53 percent of Leighton Investment Company, Pella, Iowa.	Newspaper: Federal Register:	Not available 06/13/2006
* 18C	M&I MARSHALL & ILSLEY BANK	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to acquire the three Florida branches of M&I Bank, FSB, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available Not applicable
CIC	NORTHPOINTE BANCSHARES, INC.	Notice by Harvey N. Gainey, Sr., Grand Rapids, Michigan, to acquire control, through the acquisition of additional shares, of 20.94 percent of Northpointe Bancshares, Inc., Grand Rapids, Michigan, and thereby indirectly acquire Northpointe Bank, Grand Rapids, Michigan.	Newspaper: Federal Register:	Not available 06/15/2006
* 3A1 4c8	RAC, INC. WISCOSIN WAUWATOSA HOLDINGS, INC.	RAC Inc. Wisconsin, Kohler, Wisconsin, to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly acquire Ridgestone Bank, Brookfield, Wisconsin. Wauwatosa Holdings, Inc., Wauwatosa, Wisconsin, and Lamplighter Financial, MHC, Wauwatosa, Wisconsin, to continue to engage in extending credit and servicing loans.	Newspaper: Federal Register:	06/08/2006 06/12/2006 Not applicable 06/21/2006

District: 7
Federal Reserve Bank of Chicago

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
1887516	BLOOMINGDALE B&T, BLOOMINGDALE, ILLINOIS	01/17/2006	05/11/2006	S	Large Bank
503547	FAIRMOUNT ST BK, FAIRMOUNT, INDIANA	02/06/2006	05/24/2006	S	Small Bank
956134	LA SALLE ST BK, LA SALLE, ILLINOIS	02/06/2006	05/15/2006	S	Small Bank
474245	VILLA GROVE ST BK, VILLA GROVE, ILLINOIS	02/21/2006	05/29/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
4c8	CASS INFORMATION SYSTEMS, INC.	Cass Information Systems, Inc., Bridgeton, Missouri, proposes to engage in data processing through the acquisition of 100 percent of NTransit, Inc., Wellington, Kansas.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A5	MID-MISSOURI BANCSHARES, INC.	Mid-Missouri Bancshares, Inc., Springfield, Missouri, to merge with First Financial Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire First National Bank of Mount Vernon, Mount Vernon, Missouri.	Newspaper:	Not available
			Federal Register:	06/30/2006
* 3A5	MID-MISSOURI BANCSHARES, INC.	Mid-Missouri Bancshares, Inc., Springfield, Missouri, to merge with Central States Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire Webb City Bank, Webb City, Missouri.	Newspaper:	Not available
			Federal Register:	06/30/2006
* 3A1	TABLE ROCK BANCSHARES CORPORATION	Table Rock Bancshares Corporation, Kimberling City, Missouri, to become a bank holding company by acquiring 100 percent of Table Rock Community Bank, Kimberling City, Missouri (in organization).	Newspaper:	06/26/2006
			Federal Register:	06/30/2006

* Subject to the provisions of the Community Reinvestment Act

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

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 June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3 * 3A1	GLACIER BANCORP, INC.	Glacier Bancorp, Inc., Kalispell, Montana, to indirectly acquire 100 percent of Citizens Development Company, Billings, Montana.	Newspaper: Federal Register:	Not available 06/19/2006
* 3A5 4c8	HUNTER HOLDING COMPANY	Hunter Holding Company, Hunter, North Dakota, to merge with Streeter Insurance Agency, Inc., Streeter, North Dakota, and thereby indirectly acquire State Bank of Streeter, Streeter, North Dakota. Applicant also proposes to engage in general insurance agency activities in a town with a population of less than 5,000.	Newspaper: Federal Register:	Not available Not available
* 3A1 4c8	Minnesota Bancshares, Inc.	Minnesota Bancshares, Inc., Maple Grove, Minnesota, to become a bank holding company by acquiring 100% of Heron Lake State Bank, Heron Lake, Minnesota. Applicant also proposes to acquire 100% of Heron Lake Agency, Inc., Heron Lake, Minnesota, and thereby engage in insurance agency activities in a town with a population not exceeding 5000.	Newspaper: Federal Register:	06/16/2006 06/19/2006

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.

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
637750	CITIZENS ST BK OF CHOTEAU, CHOTEAU, MONTANA	02/13/2006	05/22/2006	S	Small Bank
659855	FIRST INTRST BK, BILLINGS, MONTANA	04/18/2005	06/01/2006	S	Large Bank
126553	NORTH SHORE BK OF COMMERCE, DULUTH, MINNESOTA	02/13/2006	05/22/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	AMERIBANC HOLDINGS	Notice by Richard J. Watts, Ramona, California, as an individual; and Richard J. Watts, Ramona, California, Janice Roccoforte, El Cajon, California, and Jack A. Roccoforte, El Cajon, California; acting as a group in concert; to acquire control of Ameribanc Holdings, parent of Bank of Durango, both in Durango, Colorado.	Newspaper: Federal Register:	Not available 06/05/2006
* 3A1	FARMERS AND MERCHANTS FINANCIAL CORPORATION	Farmers & Merchants Financial Corporation, Ashland, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Farmers and Merchants National Bank of Ashland, Ashland, Nebraska.	Newspaper: Federal Register:	Not available 07/03/2006
CIC	FIRST NATIONAL FAIRBURY CORPORATION	Notice by Vernon R. Pfaff and Barbara Ann Pfaff, as husband and wife acting in concert and as co-trustees of the Daniel R. Burkley Trust; and Tiffany K. Pfaff, all of Fairbury, Nebraska, to acquire control of First National Fairbury Corporation, parent of First National Bank of Fairbury, both in Fairbury, Nebraska.	Newspaper: Federal Register:	Not available 06/22/2006
CIC	HENDERSON STATE COMPANY	Notification filed by the following, as a group acting in concert: The Biegert Family Irrevocable Trust, Laramie, Wyoming, its trustees, Larry R. Cox, Henderson, Nebraska, and Judith Ackland, Geneva, Nebraska, and Larry R. Cox, individually; Charles Flaming, individually, and as owner of Sadle Cattle Company, Inc., both of Paxton, Nebraska; Alan Janzen, Christopher Vanderneck, Matthew D. Siebert, Fredrick Regier, Arvid Janzen, and Brian Janzen, all of Henderson, Nebraska; Ronald Preheim, Aurora, Nebraska; Jeff Pribbeno, Imperial, Nebraska; and Wesley Kroeker, Enid, Oklahoma; to acquire control of Henderson State Company, Henderson, Nebraska, parent of Henderson State Bank, Henderson, Nebraska.	Newspaper: Federal Register:	Not available 05/16/2006
CIC	UNITED CAPITAL BANCSHARES, INC.	Notification by Paul C. Bauman and Emily A. Bauman, both of Tulsa, Oklahoma; and Henry C. Bauman, III, Tyler, Texas, to acquire control of United Capital Bancshares, Inc., Wyandotte, Oklahoma, parent of Bank of Wyandotte, Wyandotte, Oklahoma.	Newspaper: Federal Register:	Not available 05/11/2006

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
485054	BANK OF ELGIN, ELGIN, NEBRASKA	02/21/2006	05/16/2006	S	Small Bank
353359	COLORADO MOUNTAIN BK, WESTCLIFFE, COLORADO	02/21/2006	05/18/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 3, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
3A1	First Mountain Bancorp	First Mountain Bancorp to become a bank holding company by acquiring 100 percent of First Mountain Bank, both of Big Bear Lake, California.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A3	FRONTIER FINANCIAL CORPORATION	Frontier Financial Corporation, Everett, Washington, to acquire 12.2 percent of Skagit State Bancorp, Inc., and thereby indirectly acquire shares in its subsidiary, Skagit State Bank, both of Burlington, Washington.	Newspaper:	06/11/2006
			Federal Register:	06/09/2006
* 3A1	Orange Community Bancorp	Orange Community Bancorp to become a bank holding company by acquiring 100 percent of Orange Community Bank, both of Orange, California.	Newspaper:	Not available
			Federal Register:	06/30/2006
* 3A1	SAN JOAQUIN BANCORP	San Joaquin Bancorp to become a bank holding company by acquiring 100 percent of San Joaquin Bank, both of Bakersfield, California.	Newspaper:	Not available
			Federal Register:	06/09/2006

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.

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
496171	F&M BK, SPOKANE, WASHINGTON	02/06/2006	05/31/2006	S	Intermediate Small Bank
160360	OREGON PACIFIC BKG CO, FLORENCE, OREGON	01/23/2006	05/18/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act