
Federal Reserve Release



H.2

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

No. 24

Week Ending June 17, 2006

Advisory Councils

Consumer Advisory Council -- request for nominations for ten new members.
- Announced, June 15, 2006

Bank Holding Companies

BB&T Corporation, Winston-Salem, North Carolina -- to merge with First Citizens Bancorp, Cleveland, Tennessee, and thereby acquire its subsidiaries, The Bank/First Citizens Bank, The Home Bank of Tennessee, Maryville, and The Home Bank, Ducktown.
- Approved, June 12, 2006

Forms

Forms -- final Board review to extend without revision the Recordkeeping Requirements Associated with Changes in Foreign Investments (Made Pursuant to Regulation K)(FR 2064), Recordkeeping Requirements Associated with the Real Estate Appraisal Standards for Federally Related Transactions Pursuant to Regulations H and Y (FR H-4), and Request for Proposal (RFP) and Request for Price Quotations (RFPQ).
- Approved, June 13, 2006

Regulations And Policies

Bank Secrecy Act Recordkeeping -- publication for comment of joint advance notice of proposed rulemaking to lower or eliminate the recordkeeping threshold for funds transfers and transmittals (Regulation S, Docket No. R-1258).
- Approved, June 13, 2006

Credit Card Plans -- annual report to the Congress on the profitability of credit card operations of depository institutions.
- Approved, June 12, 2006

Payments System Risk Policy -- publication for comment of a consultation paper on management of intraday liquidity, credit, and operational risks associated with Fedwire funds transfers and related transactions (Docket No. OP-1257).
- Approved, June 13, 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

Richmond

The Bank of Floyd, Floyd, Virginia -- to establish a branch at 7349 Peppers Ferry Boulevard, Radford.
- Approved, June 14, 2006

Richmond

Bank of Lancaster, Kilmarnock, Virginia -- to establish a branch at the intersection of Routes 632 and 205, Colonial Beach.
- Approved, June 14, 2006

Dallas

First Bank, Burkburnett, Texas -- to establish a branch at 2801 Midwestern Parkway, Wichita Falls.
- Approved, June 12, 2006

Atlanta

First Florida Bank, Naples, Florida -- to establish a branch at 6150 Diamond Centre Court, Unit 1100, Fort Myers.
- Approved, June 15, 2006

Chicago

Old Second Bank-Yorkville, Yorkville, Illinois -- to establish a branch at 4040 Veterans Road, Ottawa.
- Approved, June 16, 2006

Richmond

Resource Bank, Virginia Beach, Virginia -- to establish a branch at 4180 Dominion Boulevard, Glen Allen.
- Approved, June 13, 2006

Secretary

Simmons First Bank, Searcy, Arkansas -- to establish a branch at 901 Pecan Street, Beebe.
- Approved, June 16, 2006

Bank Branches, Domestic

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at 3224 Northwest Boulevard, Upper Arlington.
- Approved, June 16, 2006

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at 1340 Freeport Road, Pittsburgh, Pennsylvania.
- Approved, June 16, 2006

Bank Holding Companies

Philadelphia

Berkshire Bancorp, Inc., Wyomissing, Pennsylvania -- to become a bank holding company and to acquire Berkshire Bank.
- Approved, June 16, 2006

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire 51 percent of the shares of Bank of Everett, Everett, Washington, a de novo bank; and for Capitol Development Bancorp Limited V, Lansing, Michigan, to become a bank holding company and to acquire 51 percent of the shares of Bank of Everett.
- Approved, June 15, 2006

New York

Catskill Hudson Bancorp, Inc., Rock Hill, New York -- to acquire Community Bank of Sullivan County.
- Approved, June 14, 2006

Kansas City

CCB Financial Corporation, Kansas City, Missouri -- waiver of application in connection with the merger of Country Club Bank, National Association, Shawnee Mission, Kansas, and CCB Interim Bank, N.A.
- Granted, June 15, 2006

Bank Holding Companies

New York

Citigroup Inc., New York, New York -- waiver of application in connection with the conversion of two federal savings bank subsidiaries to national banks and the merger of those banks with Citibank, N.A.

- Granted, June 12, 2006

New York

Citigroup Inc., New York, New York -- waiver of application in connection with the consolidation of certain credit card operations.

- Granted, June 12, 2006

Kansas City

Custer Bancorp., Denver, Colorado -- to acquire Paonia Financial Services, Inc., Paonia, and Paonia State Bank.

- Approved, June 13, 2006

St. Louis

FMS Bancorp, Inc., Poplar Bluff, Missouri -- to acquire First Missouri State Bank of Cape County, Cape Girardeau, a de novo bank.

- Approved, June 15, 2006

San Francisco

Frontier Financial Corporation, Everett, Washington -- to acquire 12.2 percent of the shares of Skagit State Bancorp, Inc., Burlington, and thereby acquire shares of Skagit State Bank.

- Approved, June 16, 2006

Atlanta

Hometown of Homestead, Inc., Fort Pierce, Florida -- to become a bank holding company and to acquire First of Homestead, Inc., Homestead, and its subsidiary, 1st National Bank of South Florida; and for Hometown Banking Company, Ft. Pierce, The Prosperity Banking Company, Inc., St. Augustine, and Riverside Gulf Coast Banking Company, Cape Coral, to acquire shares of Hometown of Homestead, Inc., and 1st National Bank of South Florida.

- Approved, June 16, 2006

Bank Holding Companies

San Francisco

Idaho Trust Bancorp, Boise, Idaho -- to become a bank holding company and to acquire Idaho Trust National Bank, Coeur d'Alene; and to engage in financial and investment advisory services through Idaho Trust Investments, LLC, Boise.
- Approved, June 14, 2006

Chicago

Kujawa Family Holdings, Inc., Berlin, Wisconsin -- to become a bank holding company and to acquire The Farmers & Merchants Bank.
- Approved, June 16, 2006

Atlanta

Madison Financial Corporation, Madison, Mississippi -- relief from a commitment.
- Granted, June 16, 2006

San Francisco

San Joaquin Bancorp, Bakersfield, California -- to become a bank holding company and to acquire San Joaquin Bank.
- Approved, June 16, 2006

Atlanta

Southern Community Bancshares, Inc., Fayetteville, Georgia -- relief from a commitment.
- Granted, June 16, 2006

Secretary

West Coast Bancorp, Lake Oswego, Oregon -- waiver of application to acquire Mid-Valley Bank, Woodburn, in connection with the merger of Mid-Valley Bank and West Coast Bancorp's subsidiary, West Coast Bank, Lake Oswego.
- Granted, June 16, 2006

Bank Mergers

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to purchase certain assets and assume certain liabilities of 21 New York state branches of Citibank, N.A., New York, and thereby establish branches.
- Approved, June 15, 2006

Change In Bank Control

New York

Catskill Hudson Bancorp, Inc., Rock Hill, New York -- change in bank control.
- Permitted, June 14, 2006

Kansas City

Farmers State Bankshares, Inc., Circleville, Kansas -- change in bank control.
- Permitted, June 13, 2006

San Francisco

Pacific International Bancorp, Inc., Seattle, Washington -- to retain control of
Pacific International Bancorp, Inc.
- Permitted, June 13, 2006

St. Louis

Porter Bancorp, Inc., Louisville, Kentucky -- change in bank control.
- Permitted, June 16, 2006

Kansas City

United Capital Bancshares, Inc., Wyandotte, Oklahoma -- change in bank control.
- Withdrawn, June 13, 2006

Chicago

Valley Community Bancorp, Inc., St. Charles, Illinois -- change in bank control.
- Permitted, June 12, 2006

Competitive Factors Reports

Atlanta

American Banking Company, Moultrie, Georgia -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Citizens Bank Wakulla, Crawfordville, Florida; merger of Citizens Bank Wakulla and HeritageBank of the South, Albany, Georgia; acquisition of certain assets and assumption of certain liabilities by American Banking Company in connection with that merger; and establishment by HertigeBank of the South of a branch in Ocala, Florida.
- Submitted, June 12, 2006

Competitive Factors Reports

St. Louis

BancorpSouth Bank, Tupelo, Mississippi -- report on competitive factors of the proposed merger with First Kensington Bank, Tampa, Florida.
- Submitted, June 16, 2006

St. Louis

Brown County State Bank, Mount Sterling, Illinois -- report on competitive factors of the proposed merger with Golden State Bank, Golden.
- Submitted, June 16, 2006

Kansas City

The Citizens National Bank of Wisner, Wisner, Nebraska -- report on competitive factors of the proposed merger with First National Bank of Belden, Belden, and Bank of Leigh, Leigh.
- Submitted, June 14, 2006

Chicago

The Farmers & Merchants Bank, Berlin, Wisconsin -- report on competitive factors of the proposed merger with Kujawa Interim Bank.
- Submitted, June 16, 2006

Dallas

First National Bank of Weatherford, Weatherford, Texas -- report on competitive factors of the proposed merger with First National Bank of the Mid-Cities, Bedford.
- Submitted, June 13, 2006

San Francisco

Inland Community Bank, National Association, Rialto, California -- report on competitive factors of the proposed merger with Western State Bank, Duarte.
- Submitted, June 14, 2006

Chicago

MainSource Bank, Greensburg, Indiana -- report on competitive factors of the proposed acquisition of the Vevay, East Enterprise, Liberty, and Madison branches of First Financial Bank, N.A., Hamilton, Ohio.
- Submitted, June 13, 2006

Competitive Factors Reports

Minneapolis

Marshfield Savings Bank, Marshfield, Wisconsin -- report on competitive factors of the proposed merger with two interim banks.

- Submitted, June 12, 2006

Chicago

Mutual Federal Savings Bank of Muncie, Muncie, Indiana -- report on competitive factors of the proposed purchase of the Winchester, Warsaw, and Wabash branches of First Financial Bank, N.A., Hamilton, Ohio.

- Submitted, June 13, 2006

San Francisco

San Joaquin Bank, Bakersfield, California -- report on competitive factors of the proposed merger with San Joaquin Reorganization Corp.

- Submitted, June 14, 2006

Extensions Of Time

St. Louis

German American Bancorp, Jasper, Indiana -- extension to August 2, 2006, to acquire 9.9 percent of the shares of Indiana Bank Corp., Terre Haute, and thereby acquire The First National Bank of Dana, Dana.

- Granted, June 13, 2006

Philadelphia

Penn Bancshares, Inc., Pennsville, New Jersey -- extension to September 19, 2006, to purchase 24.89 percent of the shares of Harvest Community Bank.

- Granted, June 15, 2006

Financial Holding Companies

Chicago

First Belmond Bancorporation, Belmond, Iowa -- election to become a financial holding company.

- Effective, June 13, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
COASTAL AFFILIATES, MHC	* 3A1	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: 06/16/2006 Federal Register: 06/12/2006

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2
Federal Reserve Bank of New York
Filings received during the week ending June 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, to establish a domestic branch in Houston, Texas, pursuant to Section 211.5(f) of Regulation K.	Newspaper: Not available Federal Register: Not applicable
CATSKILL HUDSON BANCORP, INC	CIC	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: Not available Federal Register: 06/09/2006
INTERNATIONAL COMMERCIAL BANK OF CHINA CO., LTD., THE	FBSEA	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: Not available Federal Register: Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, intends to make a portfolio investment in Russia through its indirectly held Edge Corporation subsidiary J.P. Morgan International Finance Limited, Newark, Delaware.	Newspaper: Not applicable Federal Register: Not applicable
MIZRAHI TEFAHOT BANK LTD.	FBSEA	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: Not available Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Filings received during the week ending June 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
TORONTO-DOMINION BANK, THE	* 3A3 * 3A5	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Interchange Financial Services Corporation, the parent company of Interchange Bank, both of Saddle Brook, New Jersey, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act, and Section 225.15 of Regulation Y.	Newspaper: Not available Federal Register: Not available

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
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- 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: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending June 17, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CONESTOGA BANCORP, INC	* 3A1 Member	Conestoga Bancorp, Inc., (in formation) King of Prussia, PA, to become a bank holding company, by acquiring Conestoga Bank (also in formation), King Prussia, PA.	Newspaper: 06/25/2006 Federal Register: Not available
EAST PENN FINANCIAL CORPORATION	* 3A5	East Penn Financial Corporation, Emmaus, PA, to acquire up to 19.9% of Berkshire Bancorp, Inc., Wyomissing, PA.	Newspaper: Not available Federal Register: 07/10/2006

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
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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 June 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMUNITY FIRST FINANCIAL BANCORP, INC.	CIC	Notice by Daniel Lee Preston to gain control of Community First Financial Bancorp, Inc., New Holland, Ohio	Newspaper: Not available Federal Register: Not available

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
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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 June 17, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITAL ONE FINANCIAL CORPORATION	* 3A5 * 3A3	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. Additionally, Capital One Financial Corporation to acquire up to 19.9% of North Fork Bancorporation, Inc. under certain circumstances, and North Fork Bancorporation, Inc. to acquire up to 19.9% of Capital One Financial Corporation under certain circumstances.	Newspaper: 07/15/2006 Federal Register: 06/16/2006
CRESCENT FINANCIAL CORPORATION	* 3A3	Crescent Financial Corporation, Cary, North Carolina, to acquire 100% of the voting securities of Port City Capital Bank, Wilmington, North Carolina.	Newspaper: 07/07/2006 Federal Register: 07/10/2006
POTOMAC VIRGINIA BANCORP	3A1	Potomac Virginia Bancorp, Fairfax, Virginia, to become a bank holding company by acquiring 100% of Potomac Bank of Virginia, Fairfax, Virginia.	Newspaper: Not applicable Federal Register: Not applicable
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a branch at 701 N. Howe Street, Southport, North Carolina.	Newspaper: 06/27/2006 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
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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 June 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
ALABAMA NATIONAL BANCORPORATION	* 3A5	Alabama National Bancorporation, Birmingham, Alabama, to merge with The PB Financial Services Corporation, and thereby acquire its subsidiary, The Peachtree Bank, both of Duluth, Georgia.	Newspaper: Not available Federal Register: 07/17/2006
COMMUNITY BANK OF WEST GEORGIA	* Branch	Community Bank of West Georgia, Hiram, Georgia, to establish a branch located at 5886 Wendy Bagwell Parkway, Hiram, Georgia, to be known as the Community Bank of West Georgia Hiram Branch.	Newspaper: 06/30/2006 Federal Register: Not applicable
H Financial of Florida, Inc.	* 3A1	H Financial of Florida, Inc., St. Augustine, Florida, to become a bank holding company by acquiring 100 percent of the voting shares of Haven Trust Bank, St. Augustine, Florida (in organization).	Newspaper: 07/12/2006 Federal Register: Not available
PCNB CORP	* 3A1	PCNB Corp., McComb, Mississippi, to become a bank holding company by acquiring 100 percent of the outstanding shares of Pike County National Bank, McComb, Mississippi.	Newspaper: 07/10/2006 Federal Register: 07/17/2006
RIVERSIDE BANKING COMPANY	* 3A5	Riverside Banking Company, Fort Pierce, Florida, to merge with First Community Bank Holding Company, and thereby acquire its subsidiary First Community Bank, both of Debary, Florida.	Newspaper: 07/03/2006 Federal Register: 07/06/2006
SEQUATCHIE VALLEY BANCSHARES, INC.	* 3A5	Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee, to merge with F N Bancorp, Inc., and thereby acquire its subsidiary, First National Bank of Tullahoma, both of Tullahoma, Tennessee.	Newspaper: 07/03/2006 Federal Register: 07/07/2006

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 Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 17, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1600 Research Forest Drive, Shenandoah, Texas.	Newspaper:	Not available Federal Register: Not applicable
FIRST AMERICAN BANK	* 18C * Branch	First American Bank, Fort Dodge, Iowa, to merge with Waukee State Bank, Waukee, Iowa, and incident thereto, to establish a branch office at the existing location of Waukee State Bank, 45 North Warrior Lane, Waukee, Iowa.	Newspaper:	Not available Federal Register: Not applicable
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A1 4c8	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:	Not available Federal Register: 07/07/2006
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Co., Converse, Indiana, to acquire certain assets and assume certain liabilities of three Indiana branch offices of Fifth Third Bank, Grand Rapids, Michigan and thereby to establish 3 branches.	Newspaper:	Not available Federal Register: Not applicable
LEIGHTON INVESTMENT COMPANY	CIC	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:	Not available Federal Register: 06/13/2006
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to purchase the assets and assume the liabilities of three Florida branches of M&I Bank, FSB, Las Vegas, Nevada, and thereby to establish 3 branches.	Newspaper:	Not available Federal Register: Not applicable
MB FINANCIAL, INC	* 3A5	MB Financial, Inc., Chicago, Illinois, to merge with First Oak Brook Bancshares, Inc., Oak Brook, Illinois, and thereby indirectly acquire Oak Brook Bank, Oak Brook, Illinois.	Newspaper:	Not available Federal Register: 07/07/2006
NORTHPOINTE BANCSHARES, INC.	CIC	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:	Not available Federal Register: 06/15/2006

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NRBC HOLDING CORPORATION	* 3A1	NRBC Holding Corporation, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the outstanding shares of The National Republic Bank of Chicago, Chicago, Illinois.	Newspaper: Not available Federal Register: Not available

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.

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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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending June 17, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CHAMPION BANCSHARES, INC.	* 3A1	Champion Bancshares, Inc., Creve Coeur, Missouri, to become a bank holding company by acquiring 100 percent of Champion Bank, Creve Coeur, Missouri (in organization).	Newspaper: 07/14/2006 Federal Register: 07/17/2006
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to relocate branch from 1001 Grant Ave., San Francisco, California, to 1143 Grant Ave., San Francisco, California.	Newspaper: 06/24/2006 Federal Register: Not applicable
FIRST BANKS, INC.	* 3A3 * 18C * Branch	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 100 percent of San Diego Community Bank, Chula Vista, California. Also, First Bank, St. Louis, Missouri, to merge with San Diego Community Bank, Chula Vista, California, and to retain the acquired facilities as branch offices.	Newspaper: 07/13/2006 Federal Register: 07/14/2006
FREDONIA VALLEY BANCORP, INC.	CIC	Notice by Leon Brasher, Fredonia, Kentucky, to gain control of Fredonia Valley Bancorp, Inc., Fredonia, Kentucky.	Newspaper: Not available Federal Register: 07/06/2006
FRIENDSHIP BANCSHARES, INC.	* 3A3	Friendship Bancshares, Inc., Meta, Missouri, to acquire 7.47 percent of Branson Bancshares, Inc., Branson, Missouri, and its subsidiary bank, Branson Bank, Branson, Missouri.	Newspaper: 07/15/2006 Federal Register: 07/07/2006

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
426141	FIRST ST BK, SAINT PETER, ILLINOIS	03/06/2006	05/17/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 17, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FINLAYSON BANCSHARES, INC.	* 3A3 4c8	Finlayson Bancshares, Inc., Finlayson, Minnesota to acquire 100 percent of First National Agency Company of Deer River, Inc., Deer River, Minnesota and indirectly acquire 100 percent of First National Agency of Deer River, Inc., Deer River, MN, a non bank insurance subsidiary.	Newspaper:	Not available
			Federal Register:	07/14/2006
GLACIER BANCORP, INC.	* 3A3 * 3A1	Glacier Bancorp, Inc., Kalispell, Montana, to indirectly acquire 100 percent of Citizens Development Company, Billings, Montana.	Newspaper:	Not available
			Federal Register:	06/19/2006
HATTON BANCSHARES	* 3A1	Hatton Bancshares, Inc., Fargo, North Dakota, to become a bank holding company by acquiring ninety percent of the voting shares of Farmers & Merchants National Bank of Hatton, North Dakota.	Newspaper:	Not available
			Federal Register:	07/14/2006
HUNTER HOLDING COMPANY	* 3A5 4c8	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:	Not available
			Federal Register:	07/06/2006
STATE BANK OF HAWLEY EMPLOYEE STOCK OWNERSHIP PLAN & TRUST	* 3A3	State Bank of Hawley Employee Stock Ownership Plan, Hawley, Minnesota, proposes to increase its ownership to 46% of Bankshares of Hawley, Inc., Hawley, Minnesota.	Newspaper:	Not available
			Federal Register:	07/10/2006

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERIBANC HOLDINGS	CIC	Notice by The Watts Revocable Declaration of Trust dtd 11/6/96 (Richard J. Watts, trustee), RJW Enterprises, and Richard J. Watts, all of Ramona, California, and Janice and Jack A. Roccoforte, El Cajon, California, acting as a group, to retain control of Ameribanc Holdings, Inc. and its subsidiary bank, Bank of Durango, both of Durango, Colorado.	Newspaper: 06/26/2006 Federal Register: 07/06/2006
BANK 7	* Branch	Bank 7, Medford, Oklahoma, to establish a branch at 1003 Oklahoma Avenue, Woodward, Oklahoma.	Newspaper: 06/30/2006 Federal Register: Not applicable
BURLINGAME BANKSHARES, INC.	CIC	Notice by John H. Fowler, Topeka, Kansas, to retain control of Burlingame Bankshares, Inc., parent of The First State Bank, both in Burlingame, Kansas.	Newspaper: 05/31/2006 Federal Register: 07/03/2006
CHICKASAW BANC HOLDING COMPANY	* 3A3 * 18C * Branch	Chickasaw Banc Holding Company, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of AllNations Bancorporation, Inc., Calumet, Oklahoma, parent of AllNations Bank, Calumet, Oklahoma. Bank 2, Oklahoma City, Oklahoma, to merge with AllNations Bank, Calumet, Oklahoma, and incident thereto, to establish a branch.	Newspaper: 07/12/2006 Federal Register: 07/10/2006
HENDERSON STATE COMPANY	CIC	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: Not available Federal Register: 05/16/2006
MIDWEST COMMUNITY FINANCIAL CORPORATION	4c8	Midwest Community Financial Corporation, to engage in mortgage loan origination activities through the acquisition of American Resource Mortgage, Inc., both in Midwest City, Oklahoma.	Newspaper: Not applicable Federal Register: Not available
SPEARVILLE BANCSHARES, INC.	* 3A1	Spearville Bancshares, Inc., Spearville, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Spearville, Spearville, Kansas.	Newspaper: 07/07/2006 Federal Register: 07/10/2006

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
157856	FIRST B&TC, CLINTON, OKLAHOMA	03/13/2006	06/02/2006	S	Small Bank
666657	GUARANTY B&TC, DENVER, COLORADO	01/23/2006	06/08/2006	S	Large Bank
912550	LUSK ST BK, LUSK, WYOMING	03/06/2006	06/02/2006	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 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 17, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
ORANGE COMMUNITY BANCORP	* 3A1	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

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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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