
Federal Reserve Release



H.2

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

No. 25

Week Ending June 24, 2006

Bank Holding Companies

Banco Santander Central Hispano, S.A., Madrid, Spain -- commenter's request for reconsideration of the Board's approval of the application to acquire control of Sovereign Bancorp, Wyomissing, Pennsylvania, Sovereign Bank, and Independence Community Bank, Brooklyn, New York.
- Denied, June 22, 2006

Enforcement

First Baird Bancshares, Inc., Bedford, Texas -- issuance of a consent order to cease and desist and assessment of civil money penalties against First Baird Bancshares, Inc., and Joe E. Sharp, an institution-affiliated party.
- Announced, June 22, 2006

Regions Bank, Birmingham, Alabama -- issuance of an order of prohibition against Trampas B. Riggs, a former employee and institution-affiliated party.
- Announced, June 21, 2006

Regulations And Policies

Payments System Risk Policy -- publication for comment of revisions to Part I of the policy relating to central counterparties and establishing an expectation that systemically important systems disclose publicly certain self-assessments (Docket No. OP-1259).
- Approved, June 19, 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

New York

Banco Popular North America, New York, New York -- to establish a branch at 1221 Brickell Avenue, Miami, Florida.
- Approved, June 23, 2006

Chicago

Chemical Bank, Midland, Michigan -- to establish a branch at 407 East Main Street, Niles.
- Approved, June 20, 2006

St. Louis

Patriot Bank, Millington, Tennessee -- to establish a branch near the intersection of Munford Atoka Avenue and Highway 51 South, Atoka.
- Approved, June 19, 2006

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 1001 Santa Fe Drive, Weatherford.
- Approved, June 21, 2006

Richmond

Susquehanna Bank, Hagerstown, Maryland -- to establish a branch at the intersection of Route 140 and Englar Road, Westminster.
- Approved, June 21, 2006

Cleveland

The Farmers Citizens Bank, Bucyrus, Ohio -- to establish a branch at 5858 North High Street, Worthington.
- Approved, June 22, 2006

Bank Branches, Domestic

St. Louis

Truman Bank, St. Louis, Missouri -- to establish a branch at 8151 Clayton Road, and to relocate the main office to the corner of Manchester and Hanley Roads, Brentwood.

- Approved, June 23, 2006

Bank Holding Companies

New York

Apple Financial Holdings, Inc., New York, New York -- to acquire Apple Bank for Savings, Manhasset.

- Approved, June 23, 2006

Richmond

Bank of the Carolinas Corporation, Mocksville, North Carolina -- to become a bank holding company and to acquire Bank of the Carolinas.

- Approved, June 22, 2006

New York

Carver Bancorp, Inc., New York, New York -- waiver of application in connection with the acquisition of Community Capital Bank, Brooklyn.

- Granted, June 23, 2006

St. Louis

Cass Information Systems, Inc., Bridgeton, Missouri -- to acquire NTransit, Inc., Wellington, Kansas, and thereby engage in data processing activities.

- Approved, June 20, 2006

St. Louis

F&M Bancshares, Inc., Trezevant, Tennessee -- to acquire Citizens City and County Bank, Trenton.

- Approved, June 22, 2006

San Francisco

First Mountain Bancorp, Big Bear Lake, California -- to become a bank holding company and to acquire First Mountain Bank.

- Approved, June 23, 2006

Bank Holding Companies

Atlanta

FirstBank Financial Services, Inc., McDonough, Georgia -- relief from a commitment.

- Granted, June 21, 2006

Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- to increase its ownership from 37.71 percent to 51 percent of the shares of Oswego Bancshares, Inc., and thereby increase its ownership in Oswego Community Bank.

- Approved, June 21, 2006

Secretary

The SEE Trust, Miami, Florida -- to become a bank holding company and to retain more than 25 percent of the shares of Transatlantic Bank.

- Approved, June 19, 2006

St. Louis

St. Louis Bancshares, Inc., Town and Country, Missouri -- to become a bank holding company and to acquire St. Louis Bank.

- Approved, June 22, 2006

Atlanta

SunSouth Bancshares, Inc., Dothan, Alabama -- relief from a commitment.

- Granted, June 21, 2006

Richmond

TSB Financial Corporation, Charlotte, North Carolina -- to become a bank holding company and to acquire The Scottish Bank.

- Approved, June 22, 2006

Kansas City

Valliance Financial Corp., Oklahoma City, Oklahoma -- to become a bank holding company and to acquire Valliance Bank, N.A.

- Approved, June 22, 2006

Banks, Foreign

Director, BS&R

The Governor and Company of the Bank of Ireland, Dublin, Ireland -- waiver of remainder of notification period to establish a branch in Stamford, Connecticut.
- Granted, June 23, 2006

Change In Bank Control

Kansas City

Henderson State Company, Henderson, Nebraska -- change in bank control.
- Permitted, June 20, 2006

Competitive Factors Reports

Cleveland

Allegheny Valley Bancorp, Inc., Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger of Allegheny Valley Bank of Pittsburgh and Mt. Troy Bank.
- Submitted, June 22, 2006

Atlanta

Citizens Tri-County Bank, Dunlap, Tennessee -- report on competitive factors of the proposed merger with First National Bank of Tullahoma, Tullahoma.
- Submitted, June 19, 2006

Richmond

First Bank, Troy, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Carthage branch of Bank of the Carolinas, Mocksville.
- Submitted, June 21, 2006

Richmond

First Citizens Bank and Trust Company, Inc., Columbia, South Carolina -- report on competitive factors of the proposed acquisition of the Mullins branch of Carolina First Bank, Greenville.
- Submitted, June 21, 2006

Competitive Factors Reports

Minneapolis

First Federal Savings Bank, Baxter, Minnesota -- report on competitive factors of the proposed acquisition by Great River Holding Company of First Federal Bancorporation, Bemidji, and First Federal Bank.

- Submitted, June 19, 2006

Secretary

First National Bank and Trust Company, Asheboro, North Carolina -- report on competitive factors of the proposed merger with First Gaston Bank of North Carolina, Gastonia.

- Submitted, June 19, 2006

St. Louis

First National Bank of Nokomis, Nokomis, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Arthur branch of Central Illinois Bank, Champaign.

- Submitted, June 19, 2006

St. Louis

German American Bancorp, Jasper, Indiana -- report on competitive factors of the proposed consolidation with Citizens State Bank, Petersburg; First American Bank, Vincennes; First State Bank, Southwest Indiana, Tell City; The German American Bank, Jasper; Peoples Bank, Washington; and Stone City Bank of Bedford, Indiana, Bedford.

- Submitted, June 20, 2006

San Francisco

Independence Bank, Newport Beach, California -- report on competitive factors of the proposed merger with Independence Financial Group, Inc.

- Submitted, June 21, 2006

Atlanta

Riverside National Bank of Florida, Fort Pierce, Florida -- report on competitive factors of the proposed merger with First Community Bank, DeBary.

- Submitted, June 19, 2006

Competitive Factors Reports

Atlanta

Security Bank Corporation, Macon, Georgia -- report on competitive factors of the proposed merger with Homestead Bank, Suwanee.
- Submitted, June 19, 2006

Minneapolis

Shell Lake State Bank, Shell Lake, Wisconsin -- report on competitive factors of the proposed merger with Shell Lake Investments, Las Vegas, Nevada.
- Submitted, June 19, 2006

Extensions Of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to July 6, 2007, to establish a branch at the intersection of Beltway 8 and Vista Road, Pasadena, Texas.
- Granted, June 20, 2006

Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to September 9, 2007, to establish a branch at 6289 PGA Boulevard, Palm Beach Gardens, Florida.
- Granted, June 20, 2006

Boston

Wessagussett Mutual Holding Company, Weymouth, Massachusetts, and Wessagussett Bancorp, Inc. -- extension to July 24, 2006, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Weymouth Bank.
- Granted, June 20, 2006

Financial Holding Companies

New York

Alliance Financial Corporation, Syracuse, New York -- election to become a financial holding company.
- Effective, June 21, 2006

Financial Holding Companies

Director, BS&R

Bayerische Hypo-und Vereinsbank AG, Munich, Germany -- election to be treated as a financial holding company.

- Effective, June 22, 2006

New York

First American International Corp., Brooklyn, New York -- election to become a financial holding company.

- Effective, June 21, 2006

Director, BS&R

The Governor and Company of the Bank of Ireland, Dublin, Ireland -- election to be treated as a financial holding company upon the establishment of a branch in Stamford, Connecticut.

- Effective, June 23, 2006

Kansas City

Lakin Bancshares, Inc., Lakin, Kansas -- election to become a financial holding company.

- Effective, June 20, 2006

Membership

Minneapolis

First National Bank-West, Evanston, Wyoming -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, to be known as 1st Bank.

- Approved, June 22, 2006

Philadelphia

Omega Bank, National Association, State College, Pennsylvania -- to become a member of the Federal Reserve System.

- Approved, June 23, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 24, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
SOUTH SHORE MUTUAL HOLDING COMPANY	4c8	Notice submitted by South Shore Mutual Holding Company, Weymouth, Massachusetts, to acquire indirectly through its sole bank subsidiary, South Shore Cooperative Bank, Weymouth, Massachusetts, a 40% interest in Stonebridge Mortgage Company, LLC, Raynham, Massachusetts, pursuant to section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not applicable Federal Register: Not applicable

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

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending June 24, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, Saratoga Springs, New York, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: Not available
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	FBSEA	Notice by Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, to convert its existing agency office in Miami, Florida, into a State-Licensed Branch office, pursuant to Section 5(a)(7)(B) of the International Banking Act.	Newspaper: Not available Federal Register: Not applicable
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
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
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
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

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
229913	MIZUHO CORP BK USA, NEW YORK, NEW YORK	01/09/2006	06/19/2006	O	Whole/Ltd Purp

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending June 24, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR TRUST COMPANY	* Branch Premises	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office located at 849 Paoli Pike, West Goshen Township, West Chester, PA, pursuant to Section 9 of the Federal Reserve Act.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	07/13/2006
EAST PENN FINANCIAL CORPORATION	* 3A3	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
STERLING BANK	* Branch	Sterling Bank, Mount Laurel, NJ, to establish a branch office located at 4002 Bridgeboro Road, at the intersection of County Route 613 (Moorestown Bridgeboro) and Hartford Road, in Delran Township, Burlington County, NJ.	Newspaper:	Not available
			Federal Register:	Not applicable

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.

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 24, 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: 06/28/2006 Federal Register: 06/28/2006
RURBAN FINANCIAL CORP.	4c8	Applications by Rurban Financial Corp. and Rurbanc Data Services, Inc., Defiance, Ohio, to acquire Diverse Computer Marketers, Inc., Lansing, Michigan, and DCM Indiana, Inc., Plainfield, Indiana, pursuant to section 4(c)(8) of the BHC Act	Newspaper: Not applicable Federal Register: 07/12/2006
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Inc., Indiana, PA to acquire up to 9.9% of the voting shares of CBT Financial Corporation, Clearfield, PA pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: 07/21/2006 Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

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 24, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 531 South Main Street, Suite 100, Greenville, South Carolina.	Newspaper: 06/27/2006 Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 125 Perimeter Center West, Atlanta, Georgia.	Newspaper: 06/27/2006 Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 8020 Conroy Windermere Road, Orlando, Florida.	Newspaper: Not available Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 2743 Chastain Meadows Parkway, Marietta, Georgia.	Newspaper: 06/28/2006 Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 4408 Cobb Parkway, Acworth, Georgia.	Newspaper: 06/27/2006 Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 3764 Old Norcross Road, Duluth, Georgia.	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:

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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
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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 24, 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: 07/09/2006 Federal Register: 07/17/2006
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at the corner of Highway 72 and Lindsay Lane, Athens, Alabama.	Newspaper: 06/24/2006 Federal Register: Not applicable
CBOS BANKSHARES, INC.	3A1	CBOS Bankshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Community Bank of the South, both of Merritt Island, Florida.	Newspaper: Not applicable Federal Register: Not applicable
COMMERCE UNION BANK	Member	Commerce Union Bank, Springfield, Tennessee, to become a member of the Federal Reserve System (in organization).	Newspaper: Not applicable 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: 07/13/2006
OLD SOUTHERN BANK	* Branch	Old Southern Bank, Clemont, Florida, to establish the following branches: 2415 Southern Bank, Winter Park, Florida, and 250 N. Orange Avenue, Orlando, Florida.	Newspaper: 06/22/2006 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 3001 N. State Road 7, Lauderdale Lakes, Florida, to be known as the Lauderdale Lakes Wal-Mart Office; and 199 N. University Drive, Pembroke Pines, Florida, to be known as the Pembroke University Office.	Newspaper: 07/02/2006 Federal Register: Not applicable

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.

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 24, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BARKER BROTHERS, INC.	CIC	Notice by John A. Barker, Springfield, Illinois, to retain more than 25 percent of the voting shares of Barker Brothers Inc., Springfield, Illinois, and thereby indirectly retain control of Middletown State Bank, Middletown, Illinois.	Newspaper: 06/29/2006 Federal Register: 05/30/2006
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to acquire certain assets and assume certain liabilities of two branch offices of First Financial Bank, N.A., Hamilton, Ohio, and thereby to establish two branches.	Newspaper: Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1600 Research Forest Drive, Shenandoah, Texas.	Newspaper: 06/29/2006 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
LAKE FOREST BANK & TRUST COMPANY	* Branch	Lake Forest Bank & Trust Company, Lake Forest, Illinois, to establish a branch facility to be located at 1801 Sheridan Road, North Chicago, Illinois.	Newspaper: 07/01/2006 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

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 24, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 06/29/2006 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: 07/04/2006 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
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: 07/05/2006 Federal Register: Not available
OHNWARD BANCSHARES, INC.	* 4c8	Ohnward Bancshares, Inc., Maquoketa, Iowa, to acquire 100 percent of the voting shares of United Security Financial Corporation, Cedar Rapids, Iowa, and thereby indirectly acquire United Security Savings Bank, Cedar Rapids, Iowa, and thereby operate a savings association.	Newspaper: Not available Federal Register: 07/21/2006

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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S = Satisfactory

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
678744	CENTRAL ST BK, ELKADER, IOWA	02/27/2006	06/15/2006	S	Small Bank
983448	M&I MARSHALL & ILSLEY BK, MILWAUKEE, WISCONSIN	08/15/2005	06/15/2006	O	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending June 24, 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: 07/18/2006 Federal Register: 07/17/2006
EVERGREEN BANCSHARES, INC.	* 3A1	Evergreen Bancshares, Inc., St. Louis, Missouri, to become a bank holding company by merging with Bancorp IV, Inc., Stilwell, Kansas, and thereby indirectly acquire Bank of Montgomery County, Wellsville, Missouri.	Newspaper: 07/24/2006 Federal Register: 07/24/2006
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

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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 24, 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:	07/06/2006
			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

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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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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 24, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
CHARITON COUNTY BANCSHARES, INC.	CIC	Notice by Daniel T. Sims and Nicolette B. Sims, Leawood, Kansas, and Daniel T. Sims as co-trustee of the Will Ben Sims Marital Trust and the Patricia L. Sims Family Trust; Stephen L. Riffel and Mary Susan Riffel, Moberly, Missouri, and Mary Susan Riffel as co-trustee of the Patricia L. Sims Family Trust; Will Ben Sims Marital Trust, Moberly Missouri; Patricia L. Sims Family Trust, Moberly, Missouri; to acquire control of Chariton County Bancshares, Inc., Moberly, Missouri, parent of County Bank, Brunswick, Missouri.	Newspaper: Not available Federal Register: Not available
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 2710 E. Camelback Road, Suite 100, Phoenix, Arizona.	Newspaper: 06/23/2006 Federal Register: Not applicable
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

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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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 24, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
COMANCHE NATIONAL CORPORATION	* 3A3	Comanche National Corporation, Comanche, Texas, and Comanche National Corporation of Delaware, Wilmington, Delaware, to acquire 100 percent The First National Bank of Santo, Santo, Texas.	Newspaper: 07/17/2006 Federal Register: 07/14/2006

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.

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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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 24, 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: 07/11/2006 Federal Register: 06/30/2006

* Subject to the provisions of the Community Reinvestment Act

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.

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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
982263	SANTA LUCIA BK, ATASCADERO, CALIFORNIA	03/20/2006	06/16/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act