
Federal Reserve Release



H.2

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

No. 27

Week Ending July 8, 2006

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 6 percent to 6-1/4 percent by the Federal Reserve Bank of Kansas City.

- Approved, July 6, 2006

Enforcement

Progress Bancshares, Inc., Sullivan, Missouri, and Progress Bank of Missouri -- issuance of a consent cease and desist order.

- Announced, July 5, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 36th Street and Tecumseh Road, Norman, Oklahoma.
- Approved, July 6, 2006

Atlanta

Community Bank of West Georgia, Villa Rica, Georgia -- to establish a branch at 5886 Wendy Bagwell Parkway, Hiram.
- Approved, July 7, 2006

Atlanta

First Southern Bank, Boca Raton, Florida -- to establish a branch at 200 South Andrews Avenue, Unit R-B, Fort Lauderdale.
- Approved, July 7, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 9600 Brownsboro Road, Suite 300, Louisville, Kentucky.
- Withdrawn, July 5, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3001 North State Road 7, Lauderdale Lakes, Florida; and 199 North University Drive, Pembroke Pines.
- Approved, July 7, 2006

Bank Holding Companies

Secretary

Belvedere Capital Fund II L.P., Wilmington, Delaware, and Belvedere Capital Partners II, LLC, San Francisco, California -- to acquire Presidio Bank, a de novo bank.
- Approved, July 7, 2006

Bank Holding Companies

Boston

Coastal Affiliates, MHC, Yarmouth Port, Massachusetts -- to become a bank holding company in connection with the reorganization of Cape Cod Cooperative Bank into a mutual bank holding company structure.

- Approved, July 5, 2006

Kansas City

First National Bank and Trust Company, Shawnee, Oklahoma -- waiver of application in connection with the application by GSB Acquisition Co., Lawton, to acquire GSB Holding, Inc., parent of Guarantee State Bank.

- Granted, July 6, 2006

Richmond

New Century Bancorp, Inc., Dunn, North Carolina -- waiver of application in connection with the acquisition of Progressive State Bank, Lumberton, and the immediate merger of Progressive State Bank with New Century Bank South, Fayetteville.

- Granted, July 7, 2006

Chicago

Republic Bancorp Co., Orland Park, Illinois -- to acquire up to 24.99 percent of the shares of Park Bancorp, Inc., Chicago, and thereby acquire Park Federal Savings Bank and operate a savings association.

- Withdrawn, July 6, 2006

Boston

South Shore Mutual Holding Company, Weymouth, Massachusetts -- to acquire through its subsidiary, South Shore Cooperative Bank, 40 percent of the shares of Stonebridge Mortgage Company, LLC, Raynham.

- Approved, July 7, 2006

Bank Mergers

Chicago

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 establish three branches.

- Approved, July 6, 2006

Banks, Foreign

New York

Banco Santander International, Miami, Florida -- to establish a branch in Houston, Texas.

- Approved, July 7, 2006

Change In Bank Control

Chicago

Barker Brothers, Inc., Springfield, Illinois -- to retain control of Barker Brothers, Inc. and Middletown State Bank, Middletown.

- Permitted, July 3, 2006

Kansas City

Central Bancshares, Inc., Cambridge, Nebraska -- change in bank control.

- Permitted, July 5, 2006

Competitive Factors Reports

Cleveland

American Savings Bank, FSB, Portsmouth, Ohio -- report on competitive factors of the proposed purchase of the South Shore, Kentucky, branch of Peoples Bank, National Association, Marietta, Ohio.

- Submitted, July 6, 2006

Kansas City

Commerce Bank, National Association, Kansas City, Missouri -- report on competitive factors of the proposed merger with West Pointe Bank and Trust Company, Belleville, Illinois.

- Submitted, July 7, 2006

St. Louis

Community First Interim Bank, St. Clair, Illinois -- report on competitive factors of the proposed merger with Community First Bank, Fairview Heights.

- Submitted, July 5, 2006

Cleveland

First Commonwealth Bank, Indiana, Pennsylvania -- report on competitive factors of the proposed merger with Laurel Savings Bank, Allison Park.

- Submitted, July 7, 2006

Competitive Factors Reports

Philadelphia

The First National Bank of McConnellsburg, McConnellsburg, Pennsylvania -- report on competitive factors of the proposed merger with The First National Bank of Greencastle, Greencastle.

- Submitted, July 6, 2006

Kansas City

UMB Bank Colorado, National Association, Denver, Colorado -- reports on competitive factors of the proposed merger with Mountain States Bank.

- Submitted, July 7, 2006

San Francisco

Washington Mutual Bank, Henderson, Nevada -- report on competitive factors of the proposed merger with Commercial Capital Bank FSB, Irvine, California.

- Submitted, July 5, 2006

Richmond

WashingtonFirst Bank, Washington, D.C. -- report on competitive factors of the proposed merger with First Liberty National Bank.

- Submitted, July 7, 2006

Kansas City

Wells Fargo Bank, National Association, Sioux Falls, South Dakota -- report on competitive factors of the proposed consolidation with Fremont National Bank of Canon City, Canon City, Colorado, and Centennial Bank of Pueblo, Pueblo.

- Submitted, July 7, 2006

Extensions Of Time

Kansas City

Adams Bank & Trust, Ogallala, Nebraska -- extension to September 30, 2006, to establish a branch at 7700 South College Avenue, Fort Collins, Colorado.

- Granted, July 5, 2006

Extensions Of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to September 30, 2006, to become a bank holding company and to acquire between 25 percent and 51 percent of the shares of Minier Financial, Inc. and thereby acquire First Farmers State Bank.
- Granted, July 6, 2006

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to November 2, 2006, to increase its ownership from 44.80 percent to 49.67 percent of the shares of Prairieland Bancorp, Inc. and thereby increase its ownership of Farmers and Merchants State Bank of Bushnell.
- Granted, July 5, 2006

Financial Holding Companies

Chicago

Pedcor Bancorp, Carmel, Indiana -- election to become a financial holding company.
- Effective, July 5, 2006

Membership

Secretary

Presidio Bank, San Francisco, California, a de novo bank -- to become a member of the Federal Reserve System and to establish a branch at 1850 Mount Diablo Boulevard, Suite 640, Walnut Creek.
- Approved, July 7, 2006

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending July 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 July 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
HSBC HOLDINGS PLC	* 3A3	HSBC Holdings plc, HSBC Overseas Holdings (UK) Limited, both of London, United Kingdom, HSBC North America Inc., Buffalo, New York, HSBC Investments (North America) Inc., Wilmington, Delaware, HSBC North America Holdings Inc., Prospect Heights, Illinois, and HSBC USA Inc., New York, New York, propose to acquire a new insured and full-service bank pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956 as amended, by establishing a national bank to be named HSBC National Bank USA in Bethesda, Maryland.	Newspaper: Not available Federal Register: 08/04/2006
MACQUARIE BANK LIMITED	FBSEA	Macquarie Bank Ltd., Sydney, Australia, to establish one additional representative office in San Francisco, California, pursuant to Section 211.24(a)(2)(i)(B)(3) of Regulation K.	Newspaper: Not available Federal Register: Not applicable
NRW.BANK	4c8	NRW.Bank and WestLB Beteiligungsholding GmbH, both of Dusseldorf, Germany (collectively, the "Notificants"), to continue to engage indirectly in extending credit and servicing loans and acting as a financial or investment advisor, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Sections 225.28(b)(1) and 225.28(b)(6) of Regulation Y. These activities are conducted through certain joint ventures of HSH Nordbank AG, Hamburg, Germany, a subsidiary of the Notificants.	Newspaper: Not applicable Federal Register: 07/25/2006
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: 07/15/2006 Federal Register: 07/28/2006

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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275509	COMMUNITY BK OF BERGEN CTY, MAYWOOD, NEW JERSE	02/06/2006	06/26/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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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 July 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending July 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MARION, THE	Premises	The Bank of Marion, Marion, Virginia, to increase its investment in bank premises in the amount of \$43,266.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VIRGINIA HERITAGE BANK	* Branch	Virginia Heritage Bank, Fairfax, Virginia, proposes to establish a branch at 7905 Heritage Village Plaza, Gainesville, Virginia.	Newspaper:	07/24/2006
			Federal Register:	Not applicable
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a branch at 923 Seaside Road SW, Ocen Isle Beach, North Carolina.	Newspaper:	07/21/2006
			Federal Register:	Not applicable
WACHOVIA CORPORATION	* 4c8	Wachovia Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Golden West Financial Corporation, Oakland, California, and thereby indirectly acquire World Savings Bank, FSB, Oakland, California, and its thrift subsidiary, World Savings Bank, FSB (Texas), Houston, Texas, and engage in the activities of operating a savings association, and indirectly acquire Atlas Advisors, Inc., San Leandro, California, and engage in investment advisory activities, and indirectly acquire Atlas Securities, Inc., San Leandro, California, and engage in securities brokerage services, and indirectly acquire World Mortgage Investors, Inc., Rockville, Maryland, and engage in the activities of extending credit and servicing loans.	Newspaper:	Not available
			Federal Register:	Not available

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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
SUN AMERICAN BANK	* Branch	Sun American Bank, Miami, Florida, to establish a branch located at 221 Miracle Mile, Coral Gables, Florida, to be known as the Miracle Mile Branch.	Newspaper: 07/12/2006 Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 450 State Road 23, Granger, Indiana.	Newspaper: 07/17/2006 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; and the related application by Stark Bank Group, Ltd., Fort Dodge, Iowa, requesting a waiver from filing an application to merge with Commerce Bancshares, Inc., Waukee, Iowa, and thereby indirectly acquire Waukee State Bank, Waukee, Iowa.	Newspaper: 07/07/2006 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: 07/03/2006 Federal Register: 07/07/2006
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Co., Converse, Indiana, to purchase certain assets and assume certain liabilities of three Indiana branch offices of Fifth Third Bank, Grand Rapids, Michigan, located in Culver, Knox, and North Judson, and thereby to establish three branch offices.	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 Glendening, 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: 06/29/2006 Federal Register: 06/13/2006
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: 06/13/2006 Federal Register: 06/15/2006

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 07/19/2006 Federal Register: 07/21/2006
PEDCOR CAPITAL, LLC	* 3A1	Pedcor Capital, LLC, Carmel, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Pedcor Bancorp, Carmel, Indiana, and thereby indirectly acquire International City Bank, N.A., Long Beach, California.	Newspaper: Not available Federal Register: Not available

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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614340	CSB BK, CAPAC, MICHIGAN	03/13/2006	07/03/2006	S	Small Bank
643340	EASTERN MI BK, CROSWELL, MICHIGAN	03/20/2006	07/06/2006	S	Small Bank
489641	MARKESAN ST BK, MARKESAN, WISCONSIN	02/27/2006	06/26/2006	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

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

Filer	Filing Type	Filing Proposal	End of Comment Period
MID-MISSOURI BANCSHARES, INC.	* 3A5	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: 07/14/2006 Federal Register: 06/30/2006
MID-MISSOURI BANCSHARES, INC.	* 3A5	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: 07/14/2006 Federal Register: 06/30/2006
REPUBLIC BANCORP, INC.	* 4c8	Republic Bancorp, Inc., Louisville, Kentucky, to acquire 100 percent of GulfStream Community Bank, Port Richey, Florida, and thereby operate a savings association.	Newspaper: Not available Federal Register: 08/07/2006
TRIUMPH BANK	* Branch	Triumph Bank, Germantown, Tennessee, to establish a branch facility to be located at 2171 Judicial Drive, Germantown, Tennessee, and to relocate its main office to be constructed at 5699 Poplar Avenue, Memphis, Tennessee.	Newspaper: 07/17/2006 Federal Register: Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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663450	BANK OF LA, LOUISIANA, MISSOURI	04/03/2006	06/30/2006	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 July 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
GLACIER BANCORP, INC.	* 3A3	Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of First National Bank of Morgan, Morgan, Utah, through merger with and into New First National Bank of Morgan, an interim bank.	Newspaper: Not available Federal Register: 08/04/2006
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: 07/19/2006 Federal Register: 07/14/2006
RICHEY BANCORPORATION, INC.	* 3A3	Richey Bancorporation Inc., Glendive, Montana, to increase its ownership interest in Community First Bancorp, Inc. Glendive, Montana, from 25% to 33.33%, and thereby indirectly acquire Community First Bank, Glendive, Montana.	Newspaper: Not available Federal Register: 08/07/2006
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
U.S. BANCORP	* 3A5	U.S. Bancorp, Minneapolis, Minnesota, to acquire 100 percent of Vail Banks, Inc., Avon, Colorado, and thereby indirectly acquire WestStar Bank, Vail, Colorado.	Newspaper: Not available Federal Register: 07/31/2006

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 July 8, 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: 07/17/2006
CITIZENS SECURITY BANK & TRUST COMPANY	* Branch Premises	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to establish a branch at 10051 South Yale Avenue, Suite 203, Tulsa, Oklahoma, and to increase its investment in bank premises in the amount of \$10,000.	Newspaper: 07/17/2006 Federal Register: Not applicable
CITIZENS SECURITY BANK & TRUST COMPANY	Premises	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to increase its investment in bank premises in the amount of \$9,240,000.	Newspaper: Not applicable Federal Register: Not applicable
KEARNEY STATE BANK AND TRUST COMPANY	* Branch	Kearney State Bank and Trust Company, Kearney, Nebraska, to establish a mobile branch bank to be located at 3015 2nd Avenue, Kearney, Nebraska.	Newspaper: 07/15/2006 Federal Register: Not applicable
UNITED CAPITAL BANCSHARES, INC.	CIC	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: 05/10/2006 Federal Register: 05/11/2006

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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
94858	ADRIAN BK, ADRIAN, MISSOURI	03/27/2006	06/29/2006	S	Small Bank
271752	BANK OF CUSHING & TC, CUSHING, OKLAHOMA	03/20/2006	06/19/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BRYAN FAMILY MANAGEMENT TRUST	* 3A3	Bryan Family Management Trust and Bryan Heritage Limited Partnership, both of Bryan, Texas, to acquire additional shares up to 51% of The First National Bank of Bryan, Bryan, Texas.	Newspaper: 07/28/2006 Federal Register: Not available

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
VALLEY COMMERCE BANCORP	CIC	The Banc Funds Company, L.L.C., Banc Fund V L.P., Banc Fund VI L.P., and Banc Fund VII L.P., all of Chicago, Illinois, to acquire up to 24.9 percent of Valley Commerce Bancorp, and thereby indirectly acquire Valley Business Bank, both of Visalia, California.	Newspaper: 07/20/2006 Federal Register: Not available

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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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