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# Federal Reserve Release

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

*No. 28*

*Week Ending July 15, 2006*

### **Testimony And Statements**

Industrial Loan Companies -- statement by Scott G. Alvarez, General Counsel, before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services, July 12, 2006.

- Published, July 12, 2006

Monetary Policy Objectives -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on July 19, 2006, and before the House Committee on Financial Services on July 20.

- Authorized, July 14, 2006

### **Forms**

Forms -- final Board review to extend with revision the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900), Annual Report of Total Deposits and Reservable Liabilities (FR 2910a), Report of Foreign (Non-U.S.) Currency Deposits (FR 2915), and Allocation of Low Reserve Tranche and Reservable Liabilities Exemption (FR 2930 and FR 2930a).

- Approved, July 13, 2006

### **Regulations And Policies**

Monetary Policy -- report to Congress.

- Authorized, July 11, 2006

### **Enforcement**

Banco Industrial de Venezuela, C.A., Caracas, Venezuela, and its agencies in New York, New York, and Miami, Florida -- written agreement with the Federal Reserve Bank of New York, Federal Reserve Bank of Atlanta, New York State Banking Department, and State of Florida Office of Financial Regulation; and termination of a written agreement dated April 21, 2005, by and among the same organizations.

- Announced, July 14, 2006

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

Kansas City

Bank 7, Medford, Oklahoma -- to establish a branch at 1003 Oklahoma Avenue, Woodward.

- Approved, July 10, 2006

Philadelphia

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to establish a branch at 849 Paoli Pike, West Chester.

- Approved, July 14, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 1600 Research Forest Drive, Shenandoah, Texas.

- Approved, July 13, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a limited-service branch at 1800 Riverside Drive, Columbus.

- Approved, July 14, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2707 South 11th Street, Niles.

- Approved, July 14, 2006

Kansas City

First State Bank, Picher, Oklahoma -- to establish a branch at 102 North Mickey Mantle Boulevard, Commerce.

- Approved, July 13, 2006

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 1300 Oliver Road, Monroe.

- Approved, July 13, 2006

**Bank Branches, Domestic**

Chicago

Lake Forest Bank & Trust Company, Lake Forest, Illinois -- to establish a branch at 1801 Sheridan Road, North Chicago.

- Approved, July 10, 2006

San Francisco

Pacific State Bank, Stockton, California -- to establish a branch at 501 West Kettleman Lane, Lodi.

- Approved, July 13, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 3764 Old Norcross Road, Duluth, Georgia.

- Approved, July 13, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 4408 Cobb Parkway, Acworth, Georgia.

- Approved, July 13, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 531 South Main Street, Suite 100, Greenville, South Carolina.

- Approved, July 13, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 2743 Chastain Meadows Parkway, Marietta, Georgia.

- Approved, July 13, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 125 Perimeter Center West, Atlanta, Georgia.

- Approved, July 13, 2006

**Bank Branches, Domestic**

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 17650 Northwest Second Avenue, Miami Gardens, Florida; and 375 Kings Highway, Port Charlotte.  
- Approved, July 13, 2006

**Bank Holding Companies**

Atlanta

Adam Bank Group, Inc., Ocala, Florida -- to become a bank holding company and to acquire at least 89 percent of the shares of American Momentum Bank, Tampa (in organization).  
- Approved, July 13, 2006

Secretary

Allied Irish Banks, p.l.c., Dublin, Ireland -- to engage de novo through its subsidiary, Goodbody Securities, Inc., New York, New York, in securities brokerage and private placement activities in the United States.  
- Approved, July 13, 2006

San Francisco

Concord Place, Inc., Nassau, The Bahamas -- to become a bank holding company and to acquire Los Angeles National Bank, Buena Park, California.  
- Approved, July 14, 2006

Richmond

Crescent Financial Corporation, Cary, North Carolina -- to acquire Port City Capital Bank, Wilmington.  
- Approved, July 13, 2006

Chicago

First Community Financial Partners, Inc., Joliet, Illinois -- to become a bank holding company and to acquire First Community Bank of Joliet and engage de novo in lending activities.  
- Approved, July 14, 2006

**Bank Holding Companies**

Boston

Gorham Bancorp, MHC, Gorham, Maine, and Gorham Bancorp Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Gorham Savings Bank.

- Approved, July 10, 2006

Chicago

Hometown Community Bancorp, Inc., Morton, Illinois -- waiver of application to merge with Manito Bank Services, Inc., Manito, and thereby acquire Peoples State Bank and simultaneously the merger of Peoples State Bank with Morton Community Bank, Morton.

- Granted, July 14, 2006

Minneapolis

Hunter Holding Company, Hunter, North Dakota -- to merge with Streeter Insurance Agency, Inc., Streeter, and thereby acquire State Bank of Streeter; and to engage in general insurance agency activities in a town with a population of less than 5,000.

- Approved, July 12, 2006

Chicago

MB Financial, Inc., Chicago, Illinois -- to merge with First Oak Brook Bancshares, Inc., Oak Brook, and thereby acquire Oak Brook Bank.

- Approved, July 13, 2006

Atlanta

MCB Financial Group, Inc., Carrollton, Georgia -- relief from a commitment.

- Granted, July 14, 2006

Atlanta

Mountain Commerce Bancorp, Inc., Johnson City, Tennessee -- to become a bank holding company and to acquire Erwin National Bank, Erwin.

- Approved, July 11, 2006

Chicago

NRBC Holding Corporation, Chicago, Illinois -- to become a bank holding company and to acquire The National Republic Bank of Chicago.

- Withdrawn, July 10, 2006

**Bank Holding Companies**

Richmond

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

- Approved, July 11, 2006

Atlanta

Riverside Banking Company, Fort Pierce, Florida -- to merge with First Community Bank Holding Company, Debary, and thereby acquire First Community Bank.

- Approved, July 13, 2006

Atlanta

Security Bank Corporation, Macon, Georgia, and SBKC Interim Bank -- to acquire Homestead Bank, Suwanee, through the merger of Homestead Bank with SBKC Interim Bank, subsequently to be known as Security Bank of Gwinnett County.

- Approved, July 13, 2006

San Francisco

Silver State Bancorp, Henderson, Nevada -- to acquire Choice Bank, Scottsdale, Arizona.

- Approved, July 10, 2006

Philadelphia

Sterling Financial Corporation, Lancaster, Pennsylvania -- waiver of application to acquire Bay Net Financial, Inc., Bel Air, Maryland, and simultaneously merge Bay Net a Community Bank with First National Bank of North East, North East.

- Granted, July 14, 2006

Kansas City

United Bancorporation of Wyoming, Inc., Jackson, Wyoming -- to acquire United Bank of Idaho, Driggs, Idaho, a de novo bank, and for United Bank of Idaho to become a member of the Federal Reserve System.

- Approved, July 12, 2006

Boston

Webster Financial Corporation, Waterbury, Connecticut -- waiver of application to merge with NewMil Bancorp, Inc., New Milford, and the simultaneous merger of NewMil Bank with Webster Bank, Waterbury.

- Returned, July 14, 2006

**Bank Mergers**

Chicago

First American Bank, Fort Dodge, Iowa -- to merge with Waukee State Bank, Waukee, and establish a branch at its existing location; and waiver of application for Stark Bank Group, Ltd., Fort Dodge, to merge with Commerce Bancshares, Inc., Waukee, and thereby acquire Waukee State Bank.  
- Approved, July 14, 2006

**Banks, Foreign**

Director, BS&R

UBS AG, Zurich, Switzerland -- waiver of remainder of notification period to establish a limited branch in New York, New York.  
- Granted, July 14, 2006

**Change In Bank Control**

Atlanta

Algiers Bancorp, Inc., Baton Rouge, Louisiana -- change in bank control.  
- Permitted, July 13, 2006

Chicago

Leighton Investment Company, Pella, Iowa -- to retain control of Leighton Investment Company.  
- Permitted, July 13, 2006

Chicago

Northpointe Bancshares, Inc., Grand Rapids, Michigan -- change in bank control.  
- Permitted, July 14, 2006

Kansas City

United Capital Bancshares, Inc., Wyandotte, Oklahoma -- change in bank control.  
- Permitted, July 11, 2006



**Competitive Factors Reports**

Richmond

Bradford Bank, Baltimore, Maryland -- report on competitive factors of the proposed assumption of certain deposit liabilities of the Ellicott City branch of American Bank, Silver Spring.

- Submitted, July 13, 2006

New York

Carver Federal Savings Bank, New York, New York -- report on competitive factors of the proposed acquisition of Community Capital Bank, Brooklyn.

- Submitted, July 12, 2006

San Francisco

Choice Bank, Scottsdale, Arizona -- report on competitive factors of the proposed merger with CB Interim Bank, Phoenix.

- Submitted, July 10, 2006

New York

Citigroup Inc., New York, New York -- report on competitive factors of the proposed internal corporate reorganization in connection with the merger of various of its subsidiaries.

- Submitted, July 10, 2006

Chicago

Farmers State Bank of Breckenridge, Breckenridge, Michigan -- report on competitive factors of the proposed merger with The Farwell State Savings Bank, Farwell.

- Submitted, July 10, 2006

Atlanta

The Hemisphere National Bank, Miami, Florida -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of Pinebank, National Association.

- Submitted, July 10, 2006

**Competitive Factors Reports**

New York

JPMorgan Chase Bank, National Association, Columbus, Ohio -- report on competitive factors of the proposed assumption of certain deposit liabilities of Chase Bank USA, National Association, Newark, Delaware.

- Submitted, July 14, 2006

Philadelphia

The Juniata Valley Bank, Mifflintown, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Richfield branch of Mifflinburg Bank and Trust Company.

- Submitted, July 10, 2006

Chicago

MB Financial Bank, National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with Oak Brook Bank, Oak Brook.

- Submitted, July 13, 2006

Richmond

Orangeburg National Bank, Orangeburg, South Carolina -- report on competitive factors of the proposed mergers with Bank of Ridgeway, Ridgeway; Sumter National Bank, Sumter; and Florence National Bank, Florence.

- Submitted, July 12, 2006

St. Louis

People's Community State Bank, Doniphan, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Ellington branch of First State Community Bank, Farmington.

- Submitted, July 14, 2006

St. Louis

The Peoples National Bank of McLeansboro, McLeansboro, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of the Effingham branch of Hickory Point Bank and Trust, FSB, Decatur.

- Submitted, July 12, 2006

**Competitive Factors Reports**

Kansas City

U.S. Bancorp, Minneapolis, Minnesota -- report on competitive factors of the proposed acquisition of Vail Banks, Inc., Avon, Colorado.  
- Submitted, July 10, 2006

Chicago

United Bank of Iowa, Ida Grove, Iowa -- report on competitive factors of the proposed merger with First Bank and Trust Company, Glidden.  
- Submitted, July 12, 2006

**Extensions Of Time**

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- extension to October 27, 2006, to establish a branch at Winghaven Boulevard and Technology Drive, O'Fallon.  
- Granted, July 14, 2006

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIDELITY MUTUAL HOLDING COMPANY	* 3A1 * 3A3	Application by Fidelity Mutual Holding Company and Life Design Holding Company, both of Fitchburg, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Fidelity Co-operative Bank, Fitchburg, Massachusetts, pursuant to sections 3(a)(1)and 3(a)(3)of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 08/14/2006

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COMMUNITY BANK OF BERGEN COUNTY, N.J.	* Branch	Community Bank of Bergen County, Maywood, New Jersey, to establish a branch office in Garfield, New Jersey.	Newspaper: 07/20/2006 Federal Register: Not applicable
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
KOOKMIN BANK	4c8	Notice by Kookmin Bank, Seoul, Korea ("Kookmin"), for prior approval of the Board of Governors of the Federal Reserve (the "Board"), pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.24 of Regulation Y, to engage in the U.S. nonbanking activities of Korea Exchange Bank, Seoul, Korea ("KEB"), after Kookmin acquires a controlling interest in KEB.	Newspaper: Not applicable Federal Register: Not available
LLOYDS TSB OFFSHORE LIMITED	FBSEA	Lloyds TSB Offshore Limited, St. Helier, Jersey, a wholly-owned, indirect subsidiary of Lloyds TSB Group plc, London, England, to establish additional representative offices in Stamford, Connecticut, and Los Angeles, California, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(2) of Regulation K.	Newspaper: 08/09/2006 Federal Register: Not applicable
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
STATE EXPORT-IMPORT BANK OF UKRAINE, INC.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank") Kiev, Ukraine, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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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: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			



## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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

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

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2707 South 11th Street, Niles, MI.	Newspaper: 06/23/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a limited-service branch at 1800 Riverside Drive, Columbus, OH.	Newspaper: 06/23/2006 Federal Register: Not applicable

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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

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

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

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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 July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAGLE BANCORP, INC.	4c8	Eagle Bancorp, Inc., Bethesda, Maryland, to engage de novo in making loans secured by real estate.	Newspaper:	Not applicable
			Federal Register:	Not applicable
First Capital Bancorp, Inc.	3A1	First Capital Bancorp, Inc., Glen Allen, Virginia, to become a bank holding company by acquiring 100% of First Capital Bank, Glen Allen, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 4499 Weston Road, Weston, Florida.	Newspaper:	07/21/2006
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 650 South Alafaya Trail, Orlando, Florida.	Newspaper:	07/21/2006
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 4309 West Lake Mary Boulevard, Lake Mary, Florida.	Newspaper:	07/21/2006
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1021 e-Wall Street, Mt. Pleasant, South Carolina.	Newspaper:	07/24/2006
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1758 Jones Bridge Road, Alpharetta, Georgia.	Newspaper:	07/24/2006
			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:	08/10/2006
			Federal Register:	08/11/2006

## District: 5

### Federal Reserve Bank of Richmond

#### 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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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 July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: 1310 Lakeside Village Circle, Lakeland, Florida, to be known as the Lakeside Village Branch, and at the intersection of Park Boulevard and 74th Street, Pinellas Park, Florida, to be known as the Park Boulevard Branch.	Newspaper: 07/24/2006 Federal Register: Not applicable
COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi, to acquire up to an additional one percent of the voting shares of common stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its wholly-owned bank subsidiaries, Community Bank, Amory, Mississippi; Community Bank of Mississippi, Forest, Mississippi; Community Bank, Meridian, Meridian, Mississippi; Community Bank, N.A., Memphis, Tennessee; Community Bank, Ellisville, Ellisville, Mississippi; Community Bank, Coast, Biloxi, Mississippi; its 80 percent owned middle-tier bank holding company First Lucedale Bancorp, Inc., Lucedale, Mississippi, and its wholly-owned subsidiary bank Community Bank, N.A., Lucedale, Mississippi, pursuant to section 3(a)(3) of the Bank Holding Company Act. The acquisition will increase Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plans ownership in Community Bancshares of Mississippi, Inc., to a maximum of 20.96.	Newspaper: Not available Federal Register: Not available
FLORIDA GULF BANCORP, INC.	* 3A1	Florida Gulf Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Florida Gulf Bank, both of Fort Myers, Florida.	Newspaper: 08/06/2006 Federal Register: 08/11/2006
MADISON FINANCIAL CORPORATION	CIC	Madison Financial Corporation, Madison, Mississippi, after-the-fact change in control notice by John L. Harvey, Flora, Mississippi, to retain 1.98 percent of the outstanding shares of Madison Financial Corporation and its subsidiary bank, Madison County Bank, both of Madison, Mississippi. Total ownership is 11.97 percent.	Newspaper: Not available Federal Register: Not available
OLD SOUTHERN BANK	* Branch	Old Southern Bank, Clemont, Florida, to establish the following branches: 2415 Aloma Avenue, Winter Park, Florida, and 250 N. Orange Avenue, Orlando, Florida.	Newspaper: 07/17/2006 Federal Register: Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CENTRAL STATE BANK	* Branch	Central State Bank, Muscatine, Iowa, to establish a branch facility to be located at 710 5th Street West, Wilton, Iowa.	Newspaper: 07/14/2006 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 11608 Carmel Mountain Road, San Diego, California.	Newspaper: Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1610 Stacy Road, Allen, Texas.	Newspaper: Not available Federal Register: Not applicable
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
MARSHALL & ILSLEY CORPORATION	4c8	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire through its wholly-owned subsidiary, Metavante Corporation, 100 percent of the voting shares of VICOR, Inc., Richmond, California, and thereby engage in data processing activities, and management consulting and counseling activities.	Newspaper: Not applicable Federal Register: Not available
OAKLAND FINANCIAL SERVICES, INC.	* 3A3	Oakland Financial Services, Inc., Oakland, Iowa, to increase its ownership to a 33.3 percent equity interest in Otoe County Bancorporation, Inc., Nebraska City, Nebraska, and thereby increase their indirect ownership of Otoe County Bank & Trust Company, Nebraska City, Nebraska.	Newspaper: Not available Federal Register: 08/14/2006
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: 08/07/2006
SOUTHWEST COMPANY	* 3A3	Southwest Company, Sidney, Iowa, to increase its ownership to a 33.3 percent equity interest in Otoe County Bancorporation, Inc., Nebraska City, Nebraska, and thereby increase indirect ownership of Otoe County Bank & Trust Company, Nebraska City, Nebraska.	Newspaper: Not available Federal Register: 08/14/2006



**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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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: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire 6.6 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby indirectly acquire Pinnacle Bank, Bentonville, Arkansas.	Newspaper: 08/05/2006 Federal Register: 07/28/2006
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 TeamCo, Inc., Oak Lawn, Illinois, and thereby indirectly acquire Oak Lawn Bank, Oak Lawn, Illinois. Also, First Bank, St. Louis, Missouri, to merge with Oak Lawn Bank, Oak Lawn, Illinois, and to retain the acquired facilities as branch offices.	Newspaper: 08/06/2006 Federal Register: 08/11/2006
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire 6.6 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby indirectly acquire Pinnacle Bank, Bentonville, Arkansas.	Newspaper: 08/03/2006 Federal Register: 07/28/2006
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: 08/03/2006 Federal Register: 08/07/2006

**District: 8**  
**Federal Reserve Bank of St. Louis**

**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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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
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: 07/14/2006 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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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

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
	* 3A3	Ameri-National Corporation, Leawood, Kansas, to acquire 100 percent of the voting shares of Heritage Bank, National Association, Phoenix, Arizona, a de novo bank.	Newspaper: Not available Federal Register: 08/11/2006
ADAMS BANK & TRUST	* Branch	Adams Bank and Trust, Ogallala, Nebraska, to establish a mobile branch bank to be located at 1310 Garden of the Gods Road, Colorado Springs, Colorado.	Newspaper: 07/28/2006 Federal Register: Not applicable
AMERISTATE BANK	* Branch	Ameristate Bank, Atoka, Oklahoma, to establish a branch to be located at 4322 Loy Lake Road, Sherman, Texas.	Newspaper: 07/17/2006 Federal Register: Not applicable
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: 07/26/2006 Federal Register: 07/17/2006
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 4582 South Ulster Street, Suite 100, Denver, Colorado.	Newspaper: 07/01/2006 Federal Register: Not applicable
TRICENTURY CORPORATION	* 3A1	TriCentury Corporation, Overland Park, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Nine Tribes Bancshares, Inc., parent of The Bank of Quapaw, both in Quapaw, Oklahoma.	Newspaper: Not available Federal Register: 08/11/2006

**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 08/07/2006
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 150 East Sonterra Boulevard, San Antonio, Texas 78258.	Newspaper: 07/14/2006 Federal Register: Not applicable



**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

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending July 15, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF UTAH	* Branch	Bank of Utah, Ogden, Utah, to establish a branch facility at 950 West 800 North, Orem, Utah.	Newspaper: 07/31/2006 Federal Register: Not applicable
TEMECULA VALLEY BANK	* Branch	Temecula Valley Bank, Temecula, California, to establish a branch facility at 3595 Inland Empire Blvd, Ontario, California.	Newspaper: 07/11/2006 Federal Register: Not applicable
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: 07/28/2006

**District: 12**

**Federal Reserve Bank of San Francisco**

**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