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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. 29*

*Week Ending July 22, 2006*

### **Testimony And Statements**

Coin and Currency Issues -- statement by Louise L. Roseman, Director, Division of Reserve Bank Operations and Payment Systems, before the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology of the House Committee on Financial Services.

- Published, July 19, 2006

### **Regulations And Policies**

FACT ACT (Regulation V) -- publication for comment of interagency rules that would establish (1) guidelines for institutions and creditors for detecting patterns of identity theft, (2) regulations requiring institutions and creditors to establish policies for implementing the guidelines, and (3) regulations outlining procedures for noting discrepancies in credit reports (Docket No. R-1255).

- Announced, July 18, 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**

New York

Banco Popular North America, New York, New York -- to establish a branch at 310 East Houston Street.  
- Withdrawn, July 21, 2006

Chicago

Central State Bank, Muscatine, Iowa -- to establish a branch at 710 5th Street West, Wilton.  
- Approved, July 21, 2006

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 3801 Pacific Avenue, Virginia Beach, Virginia.  
- Approved, July 18, 2006

Kansas City

Kearney State Bank and Trust Company, Kearney, Nebraska -- to establish a mobile branch at 3015 2nd Avenue.  
- Approved, July 21, 2006

Chicago

Markesan State Bank, Markesan, Wisconsin -- to establish a branch at 807 and 811 West Main Street, Waupun.  
- Approved, July 17, 2006

Atlanta

Old Southern Bank, Clermont, Florida -- to establish branches at 2415 Aloma Avenue, Winter Park; and 250 North Orange Avenue, Orlando.  
- Approved, July 21, 2006

Richmond

The Patapsco Bank, Dundalk, Maryland -- to establish a branch at 11630 Glen Arm Road, Glen Arm.  
- Approved, July 18, 2006

**Bank Branches, Domestic**

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 150 East Sonterra Boulevard, San Antonio.  
- Approved, July 19, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 8020 Conroy Windermere Road, Orlando, Florida.  
- Approved, July 19, 2006

Philadelphia

Sterling Bank, Mount Laurel, New Jersey -- to establish a branch at 4002 Bridgeboro Road, at the intersection of County Route 613 and Hartford Road, Delran Township.  
- Approved, July 21, 2006

Atlanta

Sun American Bank, Miami, Florida -- to establish a branch at 221 Miracle Mile, Coral Gables.  
- Approved, July 18, 2006

San Francisco

Temecula Valley Bank, Temecula, California -- to establish a branch at 3595 Inland Empire Boulevard, Ontario.  
- Approved, July 18, 2006

**Bank Holding Companies**

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an additional 10 percent of the shares of Bingham, Osborn & Scarborough LLC, San Francisco, California.  
- Approved, July 18, 2006

Atlanta

CBOS Bankshares, Inc., Merritt Island, Florida -- to become a bank holding company and to acquire Community Bank of the South.  
- Approved, July 21, 2006

**Bank Holding Companies**

St. Louis

Champion Bancshares, Inc., Creve Coeur, Missouri -- to become a bank holding company and to acquire Champion Bank, a de novo bank.  
- Approved, July 21, 2006

Dallas

Comanche National Corporation, Comanche, Texas, and Comanche National Corporation of Delaware, Wilmington, Delaware -- to acquire The First National Bank of Santo, Santo, Texas.  
- Approved, July 20, 2006

Philadelphia

East Penn Financial Corporation, Emmaus, Pennsylvania -- to acquire up to 19.9 percent of the shares of Berkshire Bancorp, Inc., Wyomissing.  
- Approved, July 17, 2006

Minneapolis

Finlayson Bancshares, Inc., Finlayson, Minnesota -- to acquire First National Agency Company of Deer River, Inc., Deer River, and indirectly acquire First National Agency of Deer River, Inc., a nonbank insurance subsidiary.  
- Approved, July 20, 2006

Kansas City

First National Bancshares, Inc., Goodland, Kansas, and First National Bank -- waiver of application in connection with the acquisition of First National Bank of Mount Vernon, Mount Vernon, Missouri.  
- Withdrawn, July 17, 2006

San Francisco

First Republic Bank, Las Vegas, Nevada -- waiver of application to merge with BWC Financial Corporation, Walnut Creek, California, and Bank of Walnut Creek and to merge the two institutions into First Republic Bank.  
- Granted, July 21, 2006

St. Louis

Friendship Bancshares, Inc., Linn, Missouri -- to acquire 7.47 percent of the shares of Branson Bancshares, Inc., Branson, and Branson Bank.  
- Approved, July 21, 2006

**Bank Holding Companies**

Atlanta

H Financial of Florida, Inc., St. Augustine, Florida -- to become a bank holding company and to acquire Haven Trust Bank, a de novo bank.

- Approved, July 20, 2006

St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- to merge with First Financial Bancshares, Inc. and thereby acquire First National Bank of Mount Vernon, Mount Vernon.

- Approved, July 19, 2006

St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- to merge with Central States Bancshares, Inc., and thereby acquire Webb City Bank, Webb City.

- Approved, July 19, 2006

Director, BS&R

The Northern Trust Company, Chicago, Illinois -- to extend the corporate existence and amend the articles of association of its Edge corporation subsidiary, The Northern Trust International Banking Corporation, New York, New York.

- Approved, July 19, 2006

San Francisco

Orange Community Bancorp, Orange, California -- to become a bank holding company and to acquire Orange Community Bank.

- Approved, July 18, 2006

Chicago

Signature Bancorporation, Inc., Chicago, Illinois -- to become a bank holding company and to acquire Signature Bank, a de novo bank.

- Approved, July 17, 2006

Kansas City

Spearville Bancshares, Inc., Spearville, Kansas -- to become a bank holding company and to acquire First National Bank of Spearville.

- Approved, July 17, 2006

**Bank Holding Companies**

Minneapolis

State Bank of Hawley Employee Stock Ownership Plan & Trust, Hawley, Minnesota -- to increase its ownership to 46 percent of the shares of Bankshares of Hawley, Inc.

- Approved, July 20, 2006

St. Louis

Table Rock Bancshares Corporation, Kimberling City, Missouri -- to become a bank holding company and to acquire Table Rock Community Bank, a de novo bank.

- Approved, July 21, 2006

**Bank Mergers**

Chicago

Chemical Bank, Midland, Michigan -- to acquire certain assets and assume certain liabilities of two branches of First Financial Bank, National Association, Hamilton, Ohio, and thereby establish branches.

- Approved, July 21, 2006

St. Louis

First Banks, Inc., Hazelwood, Missouri, and The San Francisco Company, San Francisco, California -- to acquire San Diego Community Bank, Chula Vista; and for First Bank, St. Louis, Missouri, to merge with San Diego Community Bank and retain the acquired facilities as branches.

- Approved, July 20, 2006

**Change In Bank Control**

Kansas City

Farmers Bancshares, Inc., Maysville, Missouri -- to retain control of Farmers Bancshares, Inc.

- Permitted, July 20, 2006

St. Louis

Fredonia Valley Bancorp, Inc., Fredonia, Kentucky -- change in bank control.

- Permitted, July 18, 2006

**Competitive Factors Reports**

Kansas City

ACB Bank, Cherokee, Oklahoma -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Garber branch of First American Bank, Purcell.

- Submitted, July 19, 2006

St. Louis

Bank of England, England, Arkansas -- report on competitive factors of the proposed merger with Bank of England Mortgage Company, Little Rock.

- Submitted, July 20, 2006

Chicago

Better Banks, Peoria, Illinois -- report on competitive factors of the proposed merger with Wyoming Bank & Trust Company, Wyoming.

- Submitted, July 20, 2006

St. Louis

Enterprise Bank & Trust Company, Clayton, Missouri -- report on competitive factors of the proposed merger with NorthStar Bank, National Association, North Kansas City.

- Submitted, July 21, 2006

Kansas City

Equity Bank, a National Association, Andover, Kansas -- report on competitive factors of the proposed merger with The First National Bank of Sarcoxie, Sarcoxie, Missouri.

- Submitted, July 19, 2006

Chicago

First Community Bank of Joliet, Joliet, Illinois -- report on competitive factors of the proposed merger with Republic Bank of Joliet, an interim bank.

- Submitted, July 17, 2006

Chicago

First Mid-Illinois Bank & Trust, National Association, Mattoon, Illinois -- report on competitive factors of the proposed merger with Peoples State Bank of Mansfield, Mansfield.

- Submitted, July 20, 2006



**Competitive Factors Reports**

Kansas City

The First National Bank and Trust Company of Okmulgee, Okmulgee, Oklahoma -- report on competitive factors of the proposed merger with First National Bank, Henryetta.

- Submitted, July 21, 2006

Kansas City

First State Bank of Joplin, Joplin, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Sarcoxie branch of Equity Bank, N.A., Andover, Kansas.

- Submitted, July 20, 2006

St. Louis

Liberty Bank, Alton, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Godfrey and Alton branches of The First National Bank of Grant Park, Grant Park.

- Submitted, July 19, 2006

Chicago

Peoples State Bank of Mansfield, Mansfield, Illinois -- report on competitive factors of the proposed merger with Mansfield Bancorp, Inc.

- Submitted, July 20, 2006

**Extensions Of Time**

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to October 20, 2006, to establish a branch at 1520 109th Avenue Northeast (formerly at 109th Avenue and Highway 65), Blaine, Minnesota.

- Granted, July 21, 2006

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to October 20, 2006, to establish a branch at 7860 32nd Street (formerly at 34th Street North and Ideal Avenue North), Oakdale, Minnesota.

- Granted, July 21, 2006

**Extensions Of Time**

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to October 20, 2006, to establish a branch at 75th Avenue and Lower Buckeye Road, Phoenix, Arizona.

- Granted, July 21, 2006

Kansas City

WestStar Bank, Vail, Colorado -- extension to October 8, 2006, to establish a branch temporarily at 123 West Hampden Avenue, Unit A, Englewood, to be moved to 500 West Hampden Avenue.

- Granted, July 20, 2006

**Financial Holding Companies**

San Francisco

U.S. Trust Corporation, New York, New York -- election to become a financial holding company.

- Effective, July 19, 2006

**Membership**

Atlanta

Commerce Union Bank, Springfield, Tennessee, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, July 20, 2006

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ANGLO IRISH BANK CORP.,PLC	FBSEA	Notification by Anglo Irish Bank Corporation PLC, Dublin, Ireland to establish a representative office in Chicago, Illinois pursuant to section 211.24(a)(2)(i)(B)(3) of Regulation K	Newspaper: Not available Federal Register: Not applicable
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
PASSUMPSIC BANCORP	* 3A3 * 3A5	Passumpsic Bancorp, Saint Johnsbury, Vermont to acquire The Siwooganock Holding Company, Inc. and its subsidiary bank, The Siwooganock Bank, both of Lancaster, New Hampshire, and to retain 10% of the voting shares of Lancaster National Bank, Lancaster, New Hampshire pursuant to sections 3(a)(3) and 3(a)(5) of the Banking Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 07/20/2006

**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 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF NEW YORK COMPANY, INC., THE	* Branch	The Bank of New York, New York, New York, has filed an application to open two domestic branches, located at 1001 Franklin Avenue, Garden City, New York and 701 Westchester Avenue, White Plains, New York.	Newspaper: 07/29/2006 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: 08/08/2006
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: 08/12/2006 Federal Register: Not applicable
NATEXIS BANQUES POPULAIRES	FBSEA	Natexis Banques Populaires, Paris, France request to establish an additional branch location in New York. (this is a transfer of the front office operations of the existing NY branch)	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 22, 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.

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: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending July 22, 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 2785 North Clybourn Avenue, Chicago, IL.	Newspaper: 07/26/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 800 South Waukegan Road, Waukegan, IL.	Newspaper: 07/26/2006 Federal Register: Not applicable
NATIONAL CITY CORPORATION	* 4c8 4c8	National City Corporation, Cleveland, OH to acquire Harbor Florida Bancshares, Inc., Fort Pierce, Florida and indirectly acquire its thrift subsidiary Harbor FSB and its nonbanking companies.	Newspaper: 08/14/2006 Federal Register: 08/14/2006
PARK NATIONAL CORPORATION	* 3A3	Park National Corporation, Newark, OH to acquire The Park National Bank of Kentucky, Florence, KY pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: 08/02/2006 Federal Register: 08/18/2006

## 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.

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 July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BIG COAL RIVER BANCORP, INC.	CIC	Notice by Richard Jarrell, Freda Jarrell, Carl Jarrell, Robert Jarrell, and Robin Jarrell as a group acting in concert to retain control of 25.04% of the voting shares of Big Coal River Bancorp, Whitesville, West Virginia.	Newspaper: 08/15/2006 Federal Register: Not available
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a branch at 1230 16th Avenue, Conway, South Carolina.	Newspaper: 07/28/2006 Federal Register: Not applicable
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a temporary branch at 925-5 Seaside Road SW, Ocean Isle Beach, North Carolina.	Newspaper: 08/04/2006 Federal Register: Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### 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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST UNITED BANK	* Branch	1st United Bank, Boca Raton, Florida, to establish a branch located at 1700 Palm Beach Lakes Boulevard, West Palm Beach, Florida.	Newspaper: 08/04/2006 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 Plan's ownership in Community Bancshares of Mississippi, Inc., to a maximum of 20.96.	Newspaper: 08/13/2006 Federal Register: 08/14/2006
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: 07/17/2006
PARK AVENUE BANK, THE	* Branch	Park Avenue Bank, Valdosta, Georgia, to establish branches at the following locations: 13901 Sutton Park Drive South, Suite 190, Jacksonville, Florida; and 2220 Wisteria Drive, Suite 102, Snellville, Georgia.	Newspaper: 07/31/2006 Federal Register: Not applicable
PINNACLE BANK HOLDING COMPANY, INC.	3A1	Pinnacle Bank Holding Company, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Pinnacle Bank, both of Orange City, Florida.	Newspaper: Not applicable Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6323 Lake Oconee Parkway, Greensboro, Georgia, to be known as the Lake Oconee Village Office.	Newspaper: 07/28/2006 Federal Register: Not applicable

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 601 Signal Mountain Road, Chattanooga, Tennessee, to be known as the Signal Mountain Wal-Mart Money Center Office.	Newspaper: 07/25/2006 Federal Register: Not applicable
TRANSATLANTIC HOLDING CORPORATION	3A1	TransAtlantic Holding Corp., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of TransAtlantic Bank, both of Miami, Florida.	Newspaper: Not applicable Federal Register: Not applicable
U.S. Century Bancorp, Inc.	* 3A1	U.S. Century Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of U.S. Century Bank, both of Miami, Florida.	Newspaper: 08/21/2006 Federal Register: Not available

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

**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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- 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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 555 West Crosstown Parkway, Kalamazoo, Michigan.	Newspaper: 07/31/2006 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
INLAND BANCORP HOLDING COMPANY	* 3A5	Inland Bancorp Holding Company, Oak Brook, Illinois, to acquire 100 percent of the voting shares of Cambank, Inc., Lake Zurich, Illinois, and thereby indirectly acquire Cambridge Bank, Lake Zurich, Illinois.	Newspaper: Not available Federal Register: Not available
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at Yuma Road and Watson Road, Buckeye, Arizona.	Newspaper: 07/20/2006 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: 08/07/2006
NORTHERN TRUST COMPANY, THE	Investment	Reg K -- The Northern Trust Company, Chicago, Illinois, to make investments in Northern Trust Guernsey Holdings Limited, Saint Peter Port, Guernsey, and in Northern Trust (Guernsey) Limited, Saint Peter Port, Guernsey.	Newspaper: Not applicable Federal Register: Not applicable
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: 08/11/2006 Federal Register: 08/14/2006



**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 08/12/2006 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 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FARMERS CAPITAL BANK CORPORATION	* 3A3	Farmers Capital Bank Corporation, Frankfort, Kentucky, to acquire 100 percent of Citizens National Bancshares, Inc., Nicholasville, Kentucky, and thereby indirectly acquire Citizens National Bank of Jessamine County, Nicholasville, Kentucky.	Newspaper: 08/16/2006 Federal Register: 08/18/2006
MERCANTILE BANCORP, INC.	* 3A3	Mercantile Bancorp, Inc., Quincy, Illinois, to acquire 100 percent of Royal Palm Bancorp, Inc., Naples, Florida, and thereby indirectly acquire Royal Palm Bank of Florida, Naples, Florida.	Newspaper: 08/16/2006 Federal Register: 08/20/2006

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

**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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
DACOTA BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch located on 35 South Sixth Street, Custer, South Dakota.	Newspaper: 07/28/2006 Federal Register: Not applicable
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: 08/02/2006 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: 07/31/2006 Federal Register: 08/07/2006
TCF FINANCIAL CORPORATION	* 3A3	TCF Financial Corporation, Wayzata, Minnesota, proposes to acquire 100% of TCF National Bank Arizona, Mesa, Arizona, a de novo bank.	Newspaper: Not available Federal Register: Not available
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.

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
566953	STATE BK OF TOWNSEND, TOWNSEND, MONTANA	04/03/2006	07/10/2006	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERI-NATIONAL CORPORATION	* 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
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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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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
DAINGERFIELD HOLDING COMPANY	4c8	Daingerfield Holding Company, Daingerfield, Texas, to acquire 100 percent of America's Pride Mortgage Services, LLC, Longview, Texas, and thereby engage in nonbank activities pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Not applicable 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 22, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
	* 3A3	Western Alliance Bancorporation, Las Vegas, Nevada, to acquire 100 percent of Alta Alliance Bank (In Organization), Oakland, California.	Newspaper: Not available Federal Register: 08/14/2006

**District: 12**

**Federal Reserve Bank of San Francisco**

**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

\* Subject to the provisions of the Community Reinvestment Act