
Federal Reserve Release



H.2

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

No. 30

Week Ending July 29, 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

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 450 State Road 23, Granger.

- Approved, July 24, 2006

Kansas City

Ameristate Bank, Atoka, Oklahoma -- to establish a branch at 4322 Loy Lake Road, Sherman, Texas, and to increase its investment in bank premises.

- Approved, July 24, 2006

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 1310 Lakeside Village Circle, Lakeland, Florida; and at the intersection of Park Boulevard and 74th Street, Pinellas Park.

- Approved, July 28, 2006

Atlanta

BankEast, Knoxville, Tennessee -- to establish branches at 5248 North Broadway, and at 826 East Lamar Alexander Parkway, Maryville.

- Approved, July 27, 2006

Kansas City

Citizens Security Bank & Trust Company, Bixby, Oklahoma -- to establish a branch at 10051 South Yale Avenue, Suite 203, Tulsa, and to increase its investment in bank premises.

- Approved, July 24, 2006

Secretary

East West Bank, Pasadena, California -- to establish a branch at 135 North Los Robles Avenue.

- Approved, July 26, 2006

Bank Branches, Domestic

Secretary

FirsTier Bank, Wyoming, Upton, Wyoming -- to establish a branch at 612 Pine Street.

- Approved, July 25, 2006

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at Yuma and Watson Roads, Buckeye, Arizona.

- Approved, July 27, 2006

Dallas

Peoples Bank, Lubbock, Texas -- to establish a courier service branch from its main office at 5820 82nd Street to conduct business in Lubbock County.

- Approved, July 26, 2006

Richmond

Planters Bank & Trust Company of Virginia, Staunton, Virginia -- to establish a branch at 1391 South High Street, Harrisonburg.

- Approved, July 24, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 4309 West Lake Mary Boulevard, Lake Mary, Florida.

- Approved, July 27, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 650 South Alafaya Trail, Orlando, Florida.

- Approved, July 27, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 1021 Ewall Street, Mt. Pleasant, South Carolina.

- Approved, July 27, 2006

Bank Branches, Domestic

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 1758 Jones Bridge Road, Alpharetta, Georgia.
- Approved, July 27, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 4499 Weston Road, Weston, Florida.
- Approved, July 27, 2006

Richmond

Second Bank & Trust, Culpeper, Virginia -- to establish a branch at 1924 Arlington Boulevard, Charlottesville.
- Approved, July 24, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 601 Signal Mountain Road, Chattanooga, Tennessee.
- Approved, July 28, 2006

Richmond

Virginia Heritage Bank, Fairfax, Virginia -- to establish a branch at 7905 Heritage Village Plaza, Gainesville.
- Approved, July 27, 2006

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 923 Seaside Road Southwest, Ocean Isle Beach.
- Approved, July 26, 2006

Bank Holding Companies

Secretary

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire 50 additional shares of 473 Broadway Holding Corporation and 1,000 additional shares of The Adirondack Trust Company.
- Approved, July 28, 2006

Bank Holding Companies

Secretary

Alabama National Bancorporation, Birmingham, Alabama -- to acquire The PB Financial Services Corporation, Duluth, Georgia, and its subsidiary, The Peachtree Bank.

- Approved, July 24, 2006

Secretary

Cadence Financial Corporation, Starkville, Mississippi -- waiver of application to acquire Seasons Bancshares, Inc., Blairsville, Georgia, and Seasons Bank; and for Seasons Bank to merge with Cadence Financial Corporation's subsidiary, Cadence Bank, N.A., Starkville.

- Granted, July 27, 2006

Atlanta

CenterBank, Inc., Jacksonville, Florida -- relief from a commitment.

- Granted, July 28, 2006

Philadelphia

Conestoga Bancorp, Inc., King of Prussia, Pennsylvania, -- to become a bank holding company and to acquire Conestoga Bank, a de novo bank.

- Approved, July 27, 2006

Richmond

Eagle Bancorp, Inc., Bethesda, Maryland -- to engage de novo in making loans secured by real estate.

- Approved, July 26, 2006

Secretary

Farmers & Merchants Financial Corporation, Ashland, Nebraska -- to become a bank holding company and to acquire The Farmers & Merchants National Bank of Ashland.

- Approved, July 28, 2006

Atlanta

The First Bancshares, Inc., Hattiesburg, Mississippi -- waiver of application in connection with the acquisition of First National Bank of Wiggins, Wiggins.

- Withdrawn, July 27, 2006

Bank Holding Companies

Cleveland

First Commonwealth Financial Corporation, Indiana, Pennsylvania -- waiver of application in connection with the acquisition of Laurel Capital Group, Inc., Allison, and its subsidiary, Laurel Savings Bank.

- Granted, July 27, 2006

Secretary

Hatton Bancshares, Inc., Fargo, North Dakota -- to become a bank holding company and to acquire Farmers & Merchants National Bank of Hatton, Hatton.

- Approved, July 24, 2006

Atlanta

Hometown Bancorp of Alabama, Inc., Oneonta, Alabama -- to become a bank holding company and to acquire The HomeTown Bank of Alabama.

- Approved, July 28, 2006

Chicago

Ohnward Bancshares, Inc., Maquoketa, Iowa -- to acquire United Security Financial Corporation, Cedar Rapids, and thereby acquire United Security Savings Bank and operate a savings association.

- Approved, July 28, 2006

Atlanta

PCNB Corp, McComb, Mississippi -- to become a bank holding company and to acquire Pike County National Bank.

- Approved, July 24, 2006

Kansas City

UMB Financial Corporation, Kansas City, Missouri -- waiver of application in connection with the merger of UMB Bank Colorado, N.A., Denver, Colorado, with Mountain States Bank.

- Granted, July 27, 2006

Bank Mergers

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to purchase certain assets and assume certain liabilities of the Culver, Knox, and North Judson, Indiana, branches of Fifth Third Bank, Grand Rapids, Michigan, and thereby establish branches.

- Approved, July 27, 2006

Change In Bank Control

San Francisco

Valley Commerce Bancorp, Visalia, California -- change in bank control.

- Withdrawn, July 24, 2006

Competitive Factors Reports

Kansas City

AmFirst Bank, National Association, McCook, Nebraska -- report on competitive factors of the proposed merger with State Bank, Benkelman.

- Submitted, July 24, 2006

St. Louis

The Bank of Marion, Marion, Illinois -- report on competitive factors of the proposed merger with C.P. Burnett & Sons, Bankers, Eldorado.

- Submitted, July 25, 2006

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with The Home Bank, Ducktown, Tennessee.

- Submitted, July 24, 2006

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with The Home Bank of Tennessee, Maryville, Tennessee.

- Submitted, July 24, 2006

Competitive Factors Reports

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with The Bank/First Citizens Bank, Cleveland, Tennessee.

- Submitted, July 24, 2006

New York

Citibank, N.A., New York, New York -- report on competitive factors of the proposed merger with Citicorp Trust, National Association, Los Angeles, California.

- Submitted, July 28, 2006

St. Louis

First Federal Savings Bank, Evansville, Indiana -- report on competitive factors of the proposed merger with Home Building Savings Bank, F.S.B., Washington.

- Submitted, July 28, 2006

Secretary

The First, A National Banking Association, Hattiesburg, Mississippi -- report on competitive factors of the proposed acquisition of First National Bank of Wiggins, Wiggins.

- Submitted, July 26, 2006

Chicago

Morton Community Bank, Morton, Illinois -- report on competitive factors of the proposed merger with Peoples State Bank, Manito.

- Submitted, July 24, 2006

Chicago

North Shore Bank, F.S.B., Brookfield, Wisconsin -- report on competitive factors of the proposed merger with Prime Financial Credit Union, Cudahy.

- Submitted, July 24, 2006

Cleveland

The Park National Bank, Newark, Ohio -- report on competitive factors of the proposed merger with The Park National Bank of Kentucky, Florence, Kentucky, in organization.

- Submitted, July 27, 2006

Competitive Factors Reports

Cleveland

Smithfield State Bank of Smithfield, Pennsylvania, Smithfield, Pennsylvania -- report on competitive factors of the proposed merger with Centra Bank-Smithfield.
- Submitted, July 27, 2006

Atlanta

Superior Bank, Birmingham, Alabama -- report on competitive factors of the proposed merger with Community Bank, Blountsville.
- Submitted, July 26, 2006

San Francisco

Wescom Credit Union, Pasadena, California -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the San Diego branch of Pacific Capital Bank, National Association, Santa Barbara.
- Submitted, July 24, 2006

Extensions Of Time

Philadelphia

Berkshire Bancorp, Inc., Wyomissing, Pennsylvania -- extension to October 1, 2006, to become a bank holding company and to acquire Berkshire Bank.
- Granted, July 26, 2006

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to November 17, 2006, to acquire up to 38 percent of the shares of F.S.B. Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan.
- Granted, July 25, 2006

Membership

Boston

Investors Bank & Trust Company, Boston, Massachusetts -- to become a member of the Federal Reserve System.
- Approved, July 27, 2006

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 28-29, 2006.
- Published, July 20, 2006 (AC)

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending July 29, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
MERIDIAN FINANCIAL SERVICES, INC	* 3A3	Meridian Financial Services, Inc. and its wholly-owned subsidiary, Meridian Interstate Bancorp, Inc., both of East Boston, Massachusetts, to acquire up to 40% of Hampshire First Bank, Manchester, New Hampshire (in formation) pursuant to section 3(a)(3) of the BHC Act.	Newspaper:	Not available
			Federal Register:	Not available
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:	08/21/2006

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3251081	CONNECTICUT BK & TR CO, HARTFORD, CONNECTICUT	05/01/2006	06/16/2006	S	Small Bank
1216992	MERCANTILE B&TC, BOSTON, MASSACHUSETTS	02/21/2006	05/29/2006	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 2**Federal Reserve Bank of New York****Filings received during the week ending July 29, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	* 3A3	Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, proposes to acquire Texas Regional Bancshares, Inc., McAllen, Texas; Texas Regional Delaware, Inc., Wilmington, Delaware; and thereby indirectly acquire Texas State Bank, McAllen, Texas, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: Not available
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	* 3A3	Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, proposes to acquire State National Bancshares, Inc., Fort Worth, Texas; State National Bancshares of Delaware, Inc., Dover, Delaware; and thereby indirectly acquire State National Bank, Fort Worth, Texas, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: Not available
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular, North America, New York, New York to open a new domestic branch, located at 9600 W. Bryn Mawr, Rosemont (Cook County), Illinois.	Newspaper: Not available 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: 07/30/2006 Federal Register: 08/04/2006
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests approval to open and occupy a full-service branch office located at 1500 Blenheim Farm Lane, Havre de Grace, Hartford County, Maryland.	Newspaper: Not available 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

Filings received during the week ending July 29, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
WESTPAC BANKING CORPORATION	4c8	Westpac Banking Corporation, Sydney, Australia to engage de novo indirectly through Hastings Funds Management (US) Inc., New York, New York as an investment and financial adviser pursuant to Section 225.28(b)(6)	Newspaper: Not applicable Federal Register: Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

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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
236706	PEAPACK GLADSTONE BK, GLADSTONE, NEW JERSEY	10/31/2005	07/13/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 29, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
Graystone Financial Services Corp	* 3A1	Graystone Financial Services Corp, Lancaster, PA to become a bank holding company by acquiring 100% of Graystone Bank, Lancaster, PA.	Newspaper: 08/26/2006 Federal Register: 08/28/2006

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 29, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH requests permission to establish a temporary branch at The Pete Day Golf Course, 801 Aaron Smith Drive, Bridgeport, WV.	Newspaper: 07/26/2006 Federal Register: Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending July 29, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BENCHMARK COMMUNITY BANK	* Branch	Benchmark Community Bank, Kenbridge, Virginia, proposes to establish a branch at 1320 Seymour Drive, South Boston, Virginia.	Newspaper: 08/04/2006 Federal Register: Not applicable
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: 08/11/2006
BIG COAL RIVER BANCORP, INC.	CIC	Notice by Robert Milam, Jr. to individually retain control of 17.61% of the voting shares of Big Coal River Bancorp, Inc., Whitesville, West Virginia. Additionally, Robert Milam, Jr., Robert Milam, Melissa Milam, Jada Milam, Kevin Milam, Lloyd Jarrell, and other members of the Milam family, as a group acting in concert, to retain control of 18.46% of the voting securities shares of Big Coal River Bancorp, Inc., Whitesville, West Virginia.	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.

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
802129	FARMERS & MECHANICS BK, FREDERICK, MARYLAND	11/28/2005	06/14/2006	S	Large Bank
976226	FAUQUIER BK, WARRENTON, VIRGINIA	02/13/2006	05/30/2006	S	Large Bank
708333	PEOPLES BK OF MULLENS, MULLENS, WEST VIRGINIA	02/27/2006	06/01/2006	S	Small Bank
831727	SECOND B&TC, CULPEPER, VIRGINIA	02/27/2006	06/14/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending July 29, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish branches at the following locations: at 6900 Virginia Parkway, McKinney, Texas, to be known as the McKinney - Virginia Branch, and at the intersection of South Gilbert Road and West Warner Road, Gilbert, Arizona, to be known as the Gilbert - Warner Branch.	Newspaper: 08/03/2006 Federal Register: Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at a kiosk at Sharpstown Mall at 7500 Bellarie Boulevard, Houston, Texas, to be known as the Sharpstown - Mall Branch.	Newspaper: 08/04/2006 Federal Register: Not applicable
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: 08/16/2006 Federal Register: 08/04/2006
Piedmont Community Bank Group, Inc.	* 3A1	Piedmont Community Bank Group, Inc., Gray, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Piedmont Community Bank, Gray, Georgia.	Newspaper: Not available Federal Register: Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2205 North Elm Street, Greensboro, North Carolina.	Newspaper: 08/03/2006 Federal Register: Not applicable
SOUTHEASTERN BANK FINANCIAL CORPORATION	* 4c8	Southeastern Bank Financial Corporation, Augusta, Georgia, to acquire 100 percent of the outstanding shares of Southern Bank & Trust, Aiken, South Carolina (in organization), and thereby engage de novo in operating a savings association.	Newspaper: 08/19/2006 Federal Register: 08/19/2006
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: 08/24/2006

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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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
237936	PEOPLES B&TC, SELMA, ALABAMA	10/20/2003	07/05/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 29, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA	* Branch	Bank Iowa, Denison, Iowa, to establish a branch facility to be located at 17 Main Street, Charter Oak, Iowa.	Newspaper:	08/05/2006 Federal Register: Not applicable
BANKERS' BANCORP, INC.	4c8	Bankers Bancorp, Inc., Springfield, Illinois, to acquire 25 percent of the voting shares of 1st St. Louis Securities, Missouri.	Newspaper:	Not applicable Federal Register: Not applicable
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Ohio Commerce Bank (in organization), Beachwood, Ohio.	Newspaper:	Not available Federal Register: 08/25/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Maumee (in organization), Maumee, Ohio.	Newspaper:	Not available Federal Register: 08/28/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 11608 Carmel Mountain Road, San Diego, California.	Newspaper:	07/29/2006 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:	07/28/2006 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:	08/19/2006 Federal Register: 08/24/2006
LITTLE SIOUX BANCSHARES, INC.	CIC	Notice by Jay R. Rehnstrom, Sioux Rapids, Iowa, individually and as co-trustee of the Steven Jon Rehnstrom Trust, and Mark D. Rehnstrom, Sioux Rapids, Iowa, individually and as co-trustee of the Steven Jon Rehnstrom Trust, each to retain control of 46.01 percent; and, acting as a group with the Rehnstrom Family (Jay R. Rehnstrom, Sioux Rapids, IA; Mark D. Rehnstrom, Sioux Rapids, IA; Steven Jon Rehnstrom Trust, Sioux Rapids, IA; Marilyn M. Rehnstrom, Spencer, IA; and, Anne L. Rehnstrom, Urbandale, IA) to retain control of 100 percent of Little Sioux Bancshares, Inc., Sioux Rapids, IA.	Newspaper:	08/11/2006 Federal Register: 08/16/2006
MARQUETTE BANK	* 18C * Branch	Marquette Bank, Chicago, Illinois, to merge with Hemlock Federal Bank for Savings, Oak Forest, Illinois, and thereby to establish 6 branches.	Newspaper:	Not available Federal Register: Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 29, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 08/12/2006 Federal Register: 08/07/2006

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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
540542	G W JONES EXCHANGE BK, MARCELLUS, MICHIGAN	03/06/2006	07/13/2006	S	Small Bank
982348	IOWA ST BK, HULL, IOWA	04/17/2006	07/13/2006	S	Int Sm 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 29, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FARMERS BANK & CAPITAL TRUST COMPANY	Member	Farmers Bank & Capital Trust Company, Frankfort, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

District: 8
Federal Reserve Bank of St. Louis

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
719656	CALLAWAY BK, FULTON, MISSOURI	04/03/2006	07/14/2006	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 29, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST HAWLEY BANCSHARES, INC.	CIC	Jon W. Neumann, Hawley, Minnesota, to gain control of First Hawley Bancshares, Inc., Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.	Newspaper: Not available Federal Register: 08/18/2006
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: 08/21/2006
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

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

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S = Satisfactory

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
475354	FARMERS ST BK, VICTOR, MONTANA	03/27/2006	07/17/2006	S	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 29, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
1ST FINANCIAL BANK	* Branch	1st Financial Bank, Overland Park, Kansas, to establish a branch at 19310 Midland Drive, Shawnee, Kansas.	Newspaper: 08/11/2006 Federal Register: Not applicable
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: 08/10/2006 Federal Register: 08/11/2006
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 1429 Grand Avenue, Suite 103, Glenwood Springs, Colorado.	Newspaper: 08/28/2006 Federal Register: Not applicable
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 7900 East 1st Avenue, Denver, Colorado.	Newspaper: 08/28/2006 Federal Register: Not applicable
F & M BANK AND TRUST COMPANY, THE	* Branch	F&M Bank and Trust Company, Tulsa, Oklahoma, to establish a branch at 7100 S. Harvard Avenue, Tulsa, Oklahoma.	Newspaper: 08/04/2006 Federal Register: Not applicable
FIRST LIBERTY HOLDINGS, LLC	* 3A1	First Liberty Holdings, LLC, Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Hazelton Bancshares, Inc., Hazelton, Kansas, parent of The Farmers State Bank, Meno, Oklahoma.	Newspaper: Not available Federal Register: 08/21/2006
FIRSTTIER II BANCORP.	* 3A3	FirsTier II Bancorp., to acquire 100 percent of the voting shares of FirsTier Bancorp I, both in Cheyenne, Wyoming, parent of FirsTier Bank, Wyoming, Upton, Wyoming.	Newspaper: Not available Federal Register: 08/24/2006
HERITAGE BANK	* Branch	Heritage Bank, Louisville, Colorado, to establish a branch at 25 East Ken Pratt Boulevard, Longmont, Colorado.	Newspaper: 08/06/2006 Federal Register: Not applicable
KEARNEY COMMERCIAL BANK	* Branch	Kearney Commercial Bank, Kearney, Missouri, to establish a branch at 930 West Liberty Drive, Liberty, Missouri.	Newspaper: 08/11/2006 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: 08/12/2006 Federal Register: 08/11/2006

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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- O = Outstanding
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- 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: 11
Federal Reserve Bank of Dallas
Filings received during the week ending July 29, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
819855	PEOPLES BK, LUBBOCK, TEXAS	03/06/2006	07/03/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending July 29, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
	* 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
ALTA ALLIANCE BANK (IN ORGANIZATION)	Member	Alta Alliance Bank (In Organization), Oakland, California, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable
BANK OF WHITMAN EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington, to acquire 52 percent of Whitman Bancorporation, Colfax, Washington, and thereby indirectly acquire additional shares of Bank of Whitman, Colfax, Washington.	Newspaper: 08/22/2006 Federal Register: 08/25/2006
COMMUNITY BANCORP	* 3A3	Community Bancorp, Las Vegas, Nevada, to acquire 100 percent of Cactus Commerce Bank, an Arizona Banking Corporation, Glendale, Arizona.	Newspaper: 08/24/2006 Federal Register: 08/25/2006

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act