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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. 31*

*Week Ending August 5, 2006*

**Bank Holding Companies**

Trustmark Corporation, Jackson, Mississippi -- to merge with Republic Bancshares of Texas, Inc., Houston, Texas, and acquire its subsidiary, Republic National Bank.  
- Approved, August 2, 2006

**Regulations And Policies**

Employment of Noncitizens -- publication for comment of an interim rule that would revise the Rules Regarding Equal Opportunity to permit a limited group of noncitizen employees to have access to confidential supervisory information.  
- Approved, July 29, 2006 (AC)

Fair Credit Reporting Act -- joint report to Congress on compliance with the consumer dispute provisions of the act.  
- Approved, August 4, 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

Adams Bank & Trust, Ogallala, Nebraska -- to establish a mobile branch at 1310 Garden of the Gods Road, Colorado Springs, Colorado.  
- Approved, August 4, 2006

New York

The Bank of New York, New York, New York -- to establish branches at 1001 Franklin Avenue, Garden City, and 701 Westchester Avenue, White Plains.  
- Approved, August 2, 2006

San Francisco

Bank of Utah, Ogden, Utah -- to establish a branch at 950 West 800 North, Orem.  
- Approved, August 3, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 1610 Stacy Road, Allen, Texas.  
- Approved, August 3, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 11608 Carmel Mountain Road, San Diego, California.  
- Approved, August 3, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at the Pete Dye Golf Course, 801 Aaron Smith Drive, Bridgeport, West Virginia.  
- Approved, August 1, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 800 South Waukegan Road, Waukegan, Illinois.  
- Approved, August 2, 2006

**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2785 North Clybourn Avenue, Chicago, Illinois.  
- Approved, August 2, 2006

Secretary

First Community Bank, Taos, New Mexico -- to establish a branch at 4582 South Ulster Street Parkway, Denver, Colorado.  
- Approved, August 3, 2006

Atlanta

The Park Avenue Bank, Valdosta, Georgia -- to establish branches at 13901 Sutton Park Drive South, Suite 190, Jacksonville, Florida, and 2220 Wisteria Drive, Suite 102, Snellville, Georgia.  
- Approved, August 4, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 6323 Lake Oconee Parkway, Greensboro.  
- Approved, August 2, 2006

St. Louis

Triumph Bank, Germantown, Tennessee -- to establish a branch at 2171 Judicial Drive, Germantown, and to relocate its main office to 5699 Poplar Avenue, Memphis.  
- Approved, August 2, 2006

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 1230 16th Avenue, Conway, South Carolina.  
- Approved, August 2, 2006

**Bank Holding Companies**

Cleveland

Allegheny Valley Bancorp, Inc., Pittsburgh, Pennsylvania -- waiver of application in connection with the acquisition of RSV Bancorp, Inc. and its subsidiary, Mt. Troy Bank.

- Granted, August 4, 2006

New York

Alliance Financial Corporation, Syracuse, New York -- waiver of application in connection with the acquisition of Bridge Street Financial, Inc., Oswego.

- Granted, July 31, 2006

Kansas City

Chickasaw Banc Holding Company, Oklahoma City, Oklahoma -- to acquire AllNations Bancorporation, Inc., Calumet, and AllNations Bank; and for Bank2, Oklahoma City, to merge with AllNations Bank, Calumet, and thereby establish a branch.

- Approved, August 1, 2006

New York

Community Bank System, Inc., Dewitt, New York -- waiver of application in connection with the merger with Elmira Savings and Loan, F.A., Elmira.

- Granted, August 3, 2006

General Counsel

Credit Agricole S.A., Paris, France; SAS Rue la Boetie, and Federation Nationale du Credit Agricole -- request for a temporary exemption to engage in certain nonbanking activities in the United States as a result of Credit Agricole's proposed acquisition of Emporiki Bank of Greece S.A., Athens, Greece.

- Granted, August 4, 2006

Dallas

Daingerfield Holding Company, Daingerfield, Texas -- to acquire America's Pride Mortgage Services, LLC, Longview, and thereby engage in extending credit and servicing loans.

- Approved, August 2, 2006

**Bank Holding Companies**

Dallas

FC Holdings, Inc., Houston, Texas -- waiver of application in connection with the acquisition of LANB Interim National Bank, Sugar Land.  
- Granted, August 4, 2006

St. Louis

German American Bancorp, Inc., Jasper, Indiana -- to acquire German American Bancorp, a de novo bank.  
- Approved, August 3, 2006

St. Louis

Midwest Community Bancshares, Inc., Marion, Illinois -- to acquire C.P. Burnett & Sons, Inc., Eldorado, and thereby acquire C.P. Burnett & Sons, Bankers; and for its subsidiary, MCB Sub, Inc., Marion, to become a bank holding company and to acquire C.P. Burnett & Sons, Inc. and thereby acquire C.P. Burnett & Sons, Bankers.  
- Approved, August 4, 2006

New York

NRW.Bank, Duesseldorf, Germany, and WestLB Beteiligungsholding GmbH -- to continue to engage indirectly in extending credit and servicing loans and acting as a financial or investment advisor.  
- Approved, August 1, 2006

St. Louis

Pinnacle Bancshares, Inc., Bentonville, Arkansas -- to become a bank holding company and to acquire Pinnacle Bank.  
- Approved, August 3, 2006

Chicago

RAC, Inc. Wisconsin, Kohler, Wisconsin -- to become a bank holding company and to acquire Ridgestone Financial Services, Inc., Brookfield, and Ridgestone Bank.  
- Approved, August 2, 2006

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- to acquire up to 9.9 percent of the shares of CBT Financial Corporation, Clearfield.  
- Approved, July 31, 2006

**Bank Holding Companies**

Atlanta

Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee -- to merge with FN Bancorp, Inc., Tullahoma, and thereby acquire its subsidiary, First National Bank of Tullahoma.

- Approved, August 1, 2006

New York

The Toronto-Dominion Bank, Toronto, Canada, and TD Banknorth, Inc., Portland, Maine -- to acquire Interchange Financial Services Corporation, Saddle Brook, New Jersey, and Interchange Bank.

- Approved, August 2, 2006

Richmond

WashingtonFirst Bank, Washington, D.C. -- waiver of application in connection with the acquisition of First Liberty Bancorp, Inc. and First Liberty Bank.

- Granted, August 4, 2006

**Bank Mergers**

Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia -- to purchase certain assets and assume certain liabilities of the Rowlesburg branch of First Community Bank, N.A., Bluefield, Virginia.

- Approved, July 31, 2006

**Bank Premises**

Kansas City

Citizens Security Bank & Trust Company, Bixby, Oklahoma -- to increase its investment in bank premises.

- Approved, August 2, 2006

**Banks, National**

Secretary

Citibank, N.A., New York, New York -- location determination of master account at the Federal Reserve Bank of New York.

- Permitted, July 31, 2006

**Change In Bank Control**

Kansas City

Ameribanc Holdings, Durango, Colorado -- to retain control of Ameribanc Holdings.  
- Permitted, August 4, 2006

Kansas City

Chariton County Bancshares, Inc., Moberly, Missouri -- change in bank control.  
- Permitted, July 31, 2006

Kansas City

First National Fairbury Corporation, Fairbury, Nebraska -- change in bank control.  
- Permitted, July 31, 2006

**Competitive Factors Reports**

New York

Alliance Bank, National Association, Syracuse, New York -- report on competitive factors of the proposed merger with Oswego County National Bank, Oswego.  
- Submitted, July 31, 2006

Chicago

Ben Franklin Bank of Illinois, Arlington Heights, Illinois -- report on competitive factors of the proposed merger with Ben Franklin Interim Bank II.  
- Submitted, August 2, 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, August 2, 2006

Minneapolis

Citizens Community Federal, Altoona, Wisconsin -- report on competitive factors of the proposed merger of Citizens Community Federal, Eau Claire, a de novo bank, and Citizens Community Bancorp.  
- Submitted, July 31, 2006



**Competitive Factors Reports**

Philadelphia

CommunityBanks, Harrisburg, Pennsylvania -- report on competitive factors of the proposed merger with Sentry Trust Company, Chambersburg.  
- Submitted, August 2, 2006

Kansas City

First Fidelity Bank, National Association, Oklahoma City, Oklahoma -- report on competitive factors of the proposed merger with Edmond Bank and Trust, Edmond.  
- Submitted, August 1, 2006

Richmond

First National Bank of North East, North East, Maryland -- report on competitive factors of the proposed merger with Bay Net A Community Bank, Bel Air.  
- Submitted, July 31, 2006

San Francisco

Metro United Bank, San Diego, California -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Irvine branch of Omni Bank, N.A., Alhambra.  
- Submitted, July 31, 2006

Cleveland

Nationwide Bank, FSB, Columbus, Ohio -- report on competitive factors of the proposed merger with Nationwide Federal Credit Union.  
- Submitted, August 2, 2006

Philadelphia

Polonia Bank, Huntingdon Valley, Pennsylvania -- report on competitive factors of the proposed merger with Polonia Interim Federal Savings Bank and Polonia MHC Interim Federal Savings Bank.  
- Submitted, July 31, 2006

Secretary

Seacoast National Bank, Stuart, Florida -- report on competitive factors of the proposed merger with Century National Bank, Orlando.  
- Submitted, August 2, 2006

**Competitive Factors Reports**

New York

TD Banknorth, National Association, Portland, Maine -- report on competitive factors of the proposed merger with Interchange Bank, Saddle Brook, New Jersey.  
- Submitted, August 3, 2006

Dallas

Texas National Bank, Tomball, Texas -- report on competitive factors of the proposed acquisition of the Trinity and Huntsville branches of Lake Area National Bank, Trinity.  
- Submitted, July 31, 2006

Richmond

United Community Bank, Murphy, North Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Sylva and Bryson City branches of First Charter Bank, Charlotte.  
- Submitted, July 31, 2006

**Extensions Of Time**

St. Louis

First Banks, Inc., Hazelwood, Missouri -- extension to November 5, 2006, to acquire an additional 10.09 percent of the shares of Community West Bancshares, Goleta, California, and thereby acquire Community West Bank, National Association.  
- Granted, August 3, 2006

St. Louis

German American Bancorp, Jasper, Indiana -- extension to September 1, 2006, to acquire 9.9 percent of the shares of Indiana Bank Corp., Terre Haute, and thereby acquire The First National Bank of Dana, Dana.  
- Granted, August 2, 2006

Atlanta

Sterling Bank, Lantana, Florida -- extension to November 24, 2006, to establish a branch at 550 Southeast 9th Street, Delray Beach.  
- Granted, August 1, 2006

**Financial Holding Companies**

Richmond

Coastal South Bancshares, Inc., Hilton Head Island, South Carolina -- election to become a financial holding company.

- Effective, August 3, 2006

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending August 5, 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: 08/24/2006 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**

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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: 2****Federal Reserve Bank of New York****Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 08/07/2006 Federal Register: Not applicable
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. (RSSD #3460922)	Newspaper: 08/11/2006 Federal Register: Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 11003 Manklin Creek Road, Berlin, Worcester 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: 08/26/2006 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
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: 08/23/2006

## 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 August 5, 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
1954294	PREMIER BK, DOYLESTOWN, PENNSYLVANIA	01/23/2006	08/02/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SKY BANK	Foreign Branch	Sky Bank, Salineville, Ohio, to establish a foreign branch in GeorgeTown, Grand Cayman Island, Cayman Islands, pursuant to Section 211.3(b)(2) of Regulation K	Newspaper: Not applicable 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.

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
509811	COMMUNITY TR BK INC, PIKEVILLE, KENTUCKY	05/01/2006	08/02/2006	S	Large Bank
568126	SAINT HENRY BK, SAINT HENRY, OHIO	05/22/2006	07/31/2006	S	Small Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending August 5, 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 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 shares of Big Coal River Bancorp, Inc., Whitesville, West Virginia.	Newspaper: Not available Federal Register: 08/23/2006
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Honaker, Virginia, to establish a branch at 372 East Jackson Boulevard, Jonesborough, Tennessee.	Newspaper: 08/18/2006 Federal Register: Not applicable
VIRGINIA COMMERCE BANK	* Branch	Virginia Commerce Bank, Arlington, Virginia, to establish a branch at 314 East Market Street, Leesburg, Virginia.	Newspaper: 08/16/2006 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
697978	COMMUNITY BK OF TRI-CTY, WALDORF, MARYLAND	04/10/2006	07/10/2006	S	Large Bank
969424	HIGHLANDS UNION BK, ABINGDON, VIRGINIA	03/27/2006	07/11/2006	S	Large Bank
353023	JOHNSONVILLE ST BK, JOHNSONVILLE, SOUTH CAROLINA	03/20/2006	06/20/2006	S	Small Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ORION BANK	* Branch	Orion Bank, Naples, Florida, to establish a branch located at 1715 Cape Coral Parkway West, Cape Coral, Florida.	Newspaper: 08/14/2006 Federal Register: Not applicable
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: 08/12/2006 Federal Register: 08/31/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 15225 Collier Boulevard, Naples, Florida, to be known as the Pebblebrooke Office.	Newspaper: 08/11/2006 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.

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
497039	COMMERCIAL BK, HARROGATE, TENNESSEE	02/06/2006	08/02/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKERS' BANCORP, INC.	4c8	Bankers Bancorp, Inc., Springfield, Illinois, to acquire 25 percent of the voting shares of 1st St. Louis Securities, St. Louis, Missouri, through its wholly-owned subsidiary, Independent Bankers' Bank, Springfield, Illinois, and thereby to indirectly engage in securities brokerage, private placement services, and underwriting in government obligations and money market instruments.	Newspaper:	Not applicable
			Federal Register:	08/24/2006
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 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 two branch facilities to be located at 6255 W. Sunset Blvd., Los Angeles, California and 19150 Preston Road, Dallas, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST BANK & TRUST	* Branch	First Bank & Trust, Evanston, Illinois, to establish a branch facility to be located at 8047 Skokie Blvd., Skokie, Illinois.	Newspaper:	08/14/2006
			Federal Register:	Not applicable
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
MIDLAND BANCSHARES, INC.	CIC	Notice by Ida R. Noll, Springfield, Illinois, to increase ownership of 41,125 shares of common stock of Midland Bancshares, Inc., Kincaid, Illinois, and thereby indirectly increase ownership of Midland Community Bank, Kincaid, Illinois.	Newspaper:	Not available
			Federal Register:	08/23/2006
UNIONBANK	* 18C * Branch	UnionBank, Streator, Illinois, to merge with Centru Bank, Kankakee, Illinois, and thereby to establish 20 branches.	Newspaper:	Not available
			Federal Register:	Not applicable



## 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
312244	FIRST BK OF BERNE, BERNE, INDIANA	04/03/2006	07/31/2006	S	Int Sm Bank
427241	FRIENDSHIP ST BK, FRIENDSHIP, INDIANA	04/10/2006	07/27/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF MOUNTAIN VIEW	Member	Bank of Mountain View, Mountain View, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
EXCHANGE BANCSHARES, INC.	* 3A3	Exchange Bancshares, Inc., Mayfield, Kentucky, to acquire 100 percent of Purchase Area Bancorp, Inc., Bardwell, Kentucky, and thereby indirectly acquire Bardwell Deposit Bank, Bardwell, Kentucky.	Newspaper:	Not available
			Federal Register:	09/01/2006
UNITED CITIZENS BANCORP, INC.	* 3A1	United Citizens Bancorp, Inc., Columbia, Kentucky, to become a bank holding company by acquiring 100 percent of United Citizens Bank of Southern Kentucky, Inc., Columbia, Kentucky.	Newspaper:	09/11/2006
			Federal Register:	09/05/2006

**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.

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

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

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

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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
308443	BANK OF FAYETTEVILLE, FAYETTEVILLE, ARKANSAS	05/01/2006	07/26/2006	S	Int Sm Bank
677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	05/01/2006	07/26/2006	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
NOVA EUROPEAN HOLDINGS COMPANY	Investment	U.S. Bank, N.A., Cincinnati, Ohio, through NOVA European Holdings Company, Minneapolis, Minnesota, an agreement corporation, are proposing to invest in a foreign organization by acquiring 100% of the shares of Elavon Financial Services Limited, Dublin, Ireland.	Newspaper:	Not applicable Federal Register: Not applicable
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:	08/23/2006 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:	08/01/2006 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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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
666358	FIRST CITIZENS BK OF BUTTE, BUTTE, MONTANA	04/17/2006	07/25/2006	S	Small Bank
467957	FULTON ST BK, FULTON, SOUTH DAKOTA	04/17/2006	07/25/2006	S	Small Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 707 Wapiti Avenue, Suite 101, Rifle, Colorado.	Newspaper: 08/07/2006 Federal Register: Not applicable
FIRST LIBERTY CAPITAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	First Liberty Capital Corporation Employee Stock Ownership Plan, to acquire an additional 1.59 percent for a total of 31.39 percent of the voting shares of the First Liberty Capital Corporation, parent of The First National Bank of Hugo, all of Hugo, Colorado.	Newspaper: Not available Federal Register: 09/05/2006
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: 08/21/2006 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
KEARNEY COMMERCIAL BANK	* Branch Premises	Kearney Commercial Bank, Kearney, Missouri, to establish a branch at 930 West Liberty Drive, Liberty, Missouri, and to increase its investment in bank premises in the amount of \$137,704.	Newspaper: 08/11/2006 Federal Register: Not applicable

**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
973252	SWEDISH-AMERICAN ST BK, COURTLAND, KANSAS	05/01/2006	07/27/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
STERLING BANCSHARES, INC.	* 3A5	Sterling Bancshares, Inc., Houston, Texas, and Sterling Bancorporation, Inc., Wilmington, Delaware, to acquire by merger 100 percent of BOTH, Inc., Kerrville, Texas, and therefore indirectly acquire BOTH of Delaware, Inc., Wilmington, Delaware, and Bank of the Hills, National Association, Kerrville, Texas.	Newspaper: Not available Federal Register: 08/25/2006
VB TEXAS, INC.	* 3A1	VB Texas, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Community State Bank, Boling, Texas.	Newspaper: 08/31/2006 Federal Register: 09/01/2006



**District: 11**  
**Federal Reserve Bank of Dallas**

**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

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending August 5, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BELVEDERE CAPITAL FUND II L.P.	4c8	Belvedere Capital Fund, II, LP, and Belvedere Capital Partners II, LLC, both of San Francisco, California, to retain 46 percent and acquire up to 50 percent of Hometown Commercial Capital, LLC, Burlingame, California, and to indirectly engage in funding commercial real estate loans through established warehouse lines and subsequently securitizing pools through major Wall Street firms.	Newspaper: Not applicable Federal Register: 08/23/2006
BELVEDERE CAPITAL FUND II L.P.	* 3A3	Belvedere Capital Fund II, L.P., and Belvedere Capital Partners II LLC, both of San Francisco, California, to acquire up to 15 percent of Promerica Bank (In Organization), Los Angeles, California.	Newspaper: 09/02/2006 Federal Register: Not available
COMMUNITY BANK OF NEVADA	* Branch	Community Bank of Nevada, Las Vegas, Nevada, to establish a branch facility at 5785 Centennial Center Boulevard, Las Vegas, Nevada.	Newspaper: 08/16/2006 Federal Register: Not applicable
COUNTY BANK	* Branch	County Bank, Merced, California, to establish a branch facility at 505 North Clovis Avenue, Fresno, California.	Newspaper: 07/12/2006 Federal Register: Not applicable
HANMI BANK	* Branch	Hanmi Bank, Los Angeles, California, to establish a branch facility at 5245 Beach Boulevard, Buena Park, California.	Newspaper: 08/09/2006 Federal Register: Not applicable
HANMI BANK	* Branch	Hanmi Bank, Los Angeles, California, to establish a branch facility at 18399 East Colima Road, Rowland Heights, California.	Newspaper: 08/15/2006 Federal Register: Not applicable
WESTERN ALLIANCE BANCORPORATION	* 3A3	Western Alliance Bancorporation, Las Vegas, Nevada, to acquire 100 percent of Alta Alliance Bank (In Organization), Oakland, California.	Newspaper: 08/14/2006 Federal Register: 08/14/2006

**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