
Federal Reserve Release



H.2

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

No. 34

Week Ending August 26, 2006

Banks, State Member

State Street Bank and Trust Company, Boston, Massachusetts, and State Street Corporation -- request for an exception to the Board's risk-based capital guidelines for certain securities lending transactions conducted on an agency basis, and delegation of authority to the Director of the Division of Banking Supervision and Regulation to approve similar requests in the future.

- Granted, August 14, 2006 (AC)

Enforcement

Bank of York, York, Alabama -- issuance of a consent cease and desist order.

- Announced, August 22, 2006

Regulations And Policies

Regulation E (Electronic Fund Transfers) -- final amendments to the regulation and official staff commentary regarding coverage of payroll card accounts (Docket No. R-1247), and interim final rule with request for comment regarding electronic collection of service fees and electronic check conversion transactions (Docket No. R-1265).

- Approved, August 21, 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

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 19150 Preston Road, Dallas, Texas.

- Approved, August 25, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 6255 West Sunset Boulevard, Los Angeles, California.

- Approved, August 25, 2006

San Francisco

Community Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 5785 Centennial Center Boulevard.

- Approved, August 22, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 300 South Hamilton Road, Gahanna.

- Approved, August 25, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 6390 Steubenville Pike, Pittsburgh, Pennsylvania.

- Approved, August 25, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1566 Hal Greer Boulevard, Huntington, West Virginia.

- Approved, August 25, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a limited service branch at 3890 Bigelow Boulevard, Pittsburgh, Pennsylvania.

- Approved, August 25, 2006

Bank Branches, Domestic

Chicago

First Bank & Trust, Evanston, Illinois -- to establish a branch at 8047 Skokie Boulevard, Skokie.
- Approved, August 21, 2006

Chicago

First Midwest Bank, Itasca, Illinois -- to establish a branch at 16051 Weber Road, Crest Hill.
- Approved, August 23, 2006

Kansas City

Kearney Commercial Bank, Kearney, Missouri -- to establish a branch at 930 West Liberty Drive, Liberty, and to increase its investment in bank premises.
- Approved, August 23, 2006

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 1500 Blenheim Farm Lane, Havre de Grace, Maryland.
- Approved, August 22, 2006

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 11003 Manklin Creek Road, Berlin, Maryland.
- Approved, August 23, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at the intersection of I-35 and Onion Creek Parkway, Austin, Texas.
- Approved, August 22, 2006

Kansas City

Security State Bank, Basin, Wyoming -- to establish a branch at 625 East 5th Street, Suite 103, Sheridan.
- Approved, August 22, 2006

Bank Branches, Domestic

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 314 East Market Street, Leesburg.
- Approved, August 21, 2006

Bank Holding Companies

Kansas City

Ameri-National Corporation, Leawood, Kansas -- to acquire Heritage Bank, National Association, Phoenix, Arizona, a de novo bank.
- Approved, August 24, 2006

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- to acquire additional shares, to a maximum ownership of 20.96 percent, of Community Bancshares of Mississippi, Inc. and thereby acquire its subsidiaries, Community Bank of Amory, Amory; Community Bank of Mississippi, Forest; Community Bank, Meridian, Meridian; Community Bank, Ellisville, Ellisville; Community Bank, Coast, Biloxi; Community Bank, National Association, Memphis, Tennessee; First Lucedale Bancorp, Inc., Lucedale, Mississippi; and Community Bank, National Association, Lucedale.
- Approved, August 21, 2006

St. Louis

Farmers Capital Bank Corporation, Frankfort, Kentucky -- to acquire Citizens National Bancshares, Inc., Nicholasville, and Citizens National Bank of Jessamine County.
- Approved, August 25, 2006

St. Louis

Independence Bancshares, Inc., Owensboro, Kentucky -- to acquire Community Bancorp of McLean County, Kentucky, Inc., Island, and thereby acquire First Security Bank and Trust; and for Independence Bancshares Acquisition, LLC, Owensboro, to become a bank holding company and to acquire Community Bancorp of McLean County, Island, and thereby acquire First Security Bank and Trust.
- Withdrawn, August 24, 2006

Bank Holding Companies

Chicago

Oakland Financial Services, Inc., Oakland, Iowa -- to increase its ownership to 33.3 percent of the shares of Otoe County Bancorporation, Inc., Nebraska City, Nebraska, and thereby increase its ownership of Otoe County Bank & Trust Company.

- Approved, August 21, 2006

Cleveland

Park National Corporation, Newark, Ohio -- to acquire The Park National Bank of Kentucky, Florence, Kentucky.

- Approved, August 25, 2006

Atlanta

Piedmont Community Bank Group, Inc., Gray, Georgia -- to become a bank holding company and to acquire Piedmont Community Bank.

- Withdrawn, August 23, 2006

Atlanta

Southeastern Bank Financial Corporation, Augusta, Georgia -- to acquire Southern Bank & Trust, Aiken, South Carolina, a de novo savings association.

- Approved, August 23, 2006

Chicago

Southwest Company, Sidney, Iowa -- to increase its ownership to 33.3 percent of the shares of Otoe County Bancorporation, Inc., Nebraska City, Nebraska, and thereby increase its ownership of Otoe County Bank & Trust Company.

- Approved, August 21, 2006

New York

Unity Bancorp, Inc., Clinton, New Jersey -- waiver of application in connection with Unity Bank's proposed expansion of banking operations into Pennsylvania.

- Granted, August 24, 2006

San Francisco

Western Alliance Bancorporation, Las Vegas, Nevada -- to acquire Alta Alliance Bank, Oakland, California, a de novo bank.

- Approved, August 21, 2006

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, August 24, 2006

Change In Bank Control

Chicago

Little Sioux Bancshares, Inc., Sioux Rapids, Iowa -- to retain control of Little Sioux Bancshares, Inc.

- Permitted, August 21, 2006

Chicago

Oakwood Bancorp, Inc., Springfield, Illinois -- change in bank control.

- Permitted, August 24, 2006

Chicago

River Valley Bancorp, Inc., Davenport, Iowa -- change in bank control.

- Permitted, August 25, 2006

St. Louis

Texico Bancshares Corporation, Texico, Illinois -- change in bank control.

- Withdrawn, August 22, 2006

Competitive Factors Reports

Kansas City

BancFirst, Oklahoma City, Oklahoma -- report on competitive factors of the proposed merger with First Bartlesville Bank, Bartlesville.

- Submitted, August 22, 2006

Atlanta

First National Bank of Nassau County, Fernandina Beach, Florida -- report on competitive factors of the proposed merger with Cairo Banking Company, Cairo, Georgia.

- Submitted, August 21, 2006

Competitive Factors Reports

Secretary

FirsTier Bank, Kimball, Nebraska -- report on competitive factors of the proposed merger with FirsTier Bank, Wyoming, Cheyenne, Wyoming.
- Submitted, August 25, 2006

Secretary

The National Bank of Gainesville, Gainesville, Georgia, and its successor, The Bank of Our Community, National Association -- report on competitive factors of the proposed purchase of 12 Georgia branches of SunTrust Bank, Atlanta.
- Submitted, August 25, 2006

Richmond

Sonabank, National Association, Charlottesville, Virginia -- report on competitive factors of the proposed merger with 1st Service Bank, McLean.
- Submitted, August 24, 2006

Minneapolis

U.S. Bank National Association, Cincinnati, Ohio -- report on competitive factors of the proposed merger with U.S. Bank Freight Payment Services, Inc., Homewood, Illinois.
- Submitted, August 22, 2006

New York

Unity Bank, Clinton, New Jersey -- report on competitive factors of the proposed interim merger with Unity Bank Pennsylvania (in organization), Forks Township, Pennsylvania.
- Submitted, August 24, 2006

Extensions Of Time

Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia -- extension to January 31, 2007, to purchase certain assets and assume certain liabilities of the Rowlesburg branch of First Community Bank, National Association, Bluefield, Virginia.
- Granted, August 24, 2006

Extensions Of Time

Atlanta

Compass Bank, Birmingham, Alabama -- extension to November 4, 2007, to establish a branch at the intersection of San Jose Boulevard and Race Track Road, Jacksonville, Florida.

- Granted, August 22, 2006

Atlanta

Compass Bank, Birmingham, Alabama -- extension to December 2, 2007, to establish a branch at 10633 West Olive Avenue, Peoria, Arizona.

- Granted, August 22, 2006

San Francisco

County Bank, Merced, California -- extension to August 10, 2007, to establish a temporary branch at 451 Clovis Avenue, Clovis, and subsequently establish a permanent branch at 536 Clovis Avenue.

- Granted, August 21, 2006

St. Louis

M&P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, Arkansas -- extension to November 23, 2006, to become a bank holding company and to acquire additional shares, for a total ownership of 26.58 percent, of M&P Community Bancshares, Inc. and thereby acquire Greers Ferry Lake State Bank, Heber Springs, and Merchants & Planters Bank, Newport; and election to become a financial holding company.

- Granted, August 24, 2006

Cleveland

Sky Financial Group, Inc., Bowling Green, Ohio -- extension to November 24, 2006, to acquire up to 9.99 percent of the shares of LNB Bancorp, Lorain.

- Granted, August 24, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending August 26, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
HAMPDEN BANCORP, MHC	* 3A1	Hampden Bancorp, Inc., Springfield, Massachusetts to acquire 100% of the outstanding capital stock of Hampden Bank, Springfield, Massachusetts pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Hampden Bancorp, MHC, Springfield, Massachusetts from mutual to stock form.	Newspaper: Not available Federal Register: 09/18/2006
MERIDIAN FINANCIAL SERVICES, INC	* 3A3	Meridian Financial Seviles, 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: 09/01/2006 Federal Register: 09/05/2006
STATE STREET BANK AND TRUST COMPANY	Foreign Branch	State Street Bank and Trust Company, Boston, Massachusetts to establish a foreign branch in Mumbai, India pursuant to section 211.3(b)(3) of the Board's Regulation K.	Newspaper: Not applicable Federal Register: Not applicable
WEBSTER FINANCIAL CORPORATION	* 3A5 * 3A3	Application by Webster Financial Corporation, Waterbury, Connecticut to acquire NewMil Bancorp, Inc. and its subsidiary bank, NewMil Bank, both of New Milford, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: 09/09/2006 Federal Register: 09/07/2006

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
NONE					

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
BK OF EASTON A CO-OP BK	NORTH EASTON, MASSACHUSETTS

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 26, 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: 08/27/2006 Federal Register: 08/25/2006
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: 08/27/2006 Federal Register: 08/25/2006
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	M&T Bank, Buffalo, New York requests approval to open and occupy a full-service branch to be located at 9214 Center Street, Manassas, Virginia.	Newspaper: 09/02/2006 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

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
ALDEN ST BK	ALDEN, NEW YORK
BANK OF MILLBROOK	MILLBROOK, NEW YORK
BANK OF SMITHTOWN	SMITHTOWN, NEW YORK
BPD BK	NEW YORK, NEW YORK
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK
FIRST ST BK CANISTEO NY	CANISTEO, NEW YORK
GOTHAM BK OF NEW YORK	NEW YORK, NEW YORK

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 26, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
ORRSTOWN BANK	* 18C Premises	Orrstown Bank, Shippensburg, PA, to establish a branch by purchasing the assets and assuming the liabilities of a branch of Omega Bank, State College, PA, located at 1110 East Simpson Street, Mechanicsburg, PA.	Newspaper: Not available Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
FIRST PENN BK	PHILADELPHIA, PENNSYLVANIA
SUSQUEHANNA BK PA	LITITZ, PENNSYLVANIA
SUSQUEHANNA PATRIOT BK	MARLTON, NEW JERSEY

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 26, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a limited service bank branch at 3890 Bigelow Boulevard, Pittsburgh, Pennsylvania	Newspaper: 08/19/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a bank branch at 6390 Steubenville Pike, Pittsburgh, Pennsylvania	Newspaper: 08/19/2006 Federal Register: Not applicable
PERPETUAL SAVINGS BANK	* 18C * Branch	Perpetual Savings Bank, Wellsville, Ohio, to merge with Sky Bank, Salineville, Ohio, and incident thereof, establish branches pursuant to Section 9 of the Federal Reserve Act	Newspaper: Not available Federal Register: Not applicable
SKY FINANCIAL GROUP, INC.	* 3A5 * 18C * Branch	Sky Financial Group, Inc., Bowling Green, Ohio, proposes to acquire 100 percent of Wells River Bancorp, Inc., Wellsville, Ohio, and thereby indirectly acquire Perpetual Savings Bank, Wellsville, Ohio.	Newspaper: Not available Federal Register: Not available
SV BANCORP, INC.	* 3A1	SV Bancorp, Inc., Wyoming, Ohio, to become a bank holding company by acquiring 100 percent of the voting shares of Spring Valley Bank, Wyoming, Ohio	Newspaper: Not available Federal Register: 09/14/2006

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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
ANDOVER BK	ANDOVER, OHIO
CORN CITY ST BK	DESHLER, OHIO
FARMERS CITIZENS BK	BUCYRUS, OHIO
HOCKING VALLEY BK	ATHENS, OHIO
KILLBUCK SVG BK CO	KILLBUCK, OHIO
NORTH SIDE B&TC	CINCINNATI, OHIO

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending August 26, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
Congaree Bancshares, Inc.	* 3A1	Congaree Bancshares, Inc., West Columbia, South Carolina, to become a bank holding company by acquiring 100% of Congaree State Bank, West Columbia, South Carolina (in organization).	Newspaper: 08/11/2006 Federal Register: 08/18/2006
FARMERS & MECHANICS BANK	* Branch	Fidelity Bank, Hagerstown, Maryland, a division of Farmers & Mechanics, Frederick, Maryland, proposes to establish a branch at 12916 Conamar Drive, Hagerstown, Maryland.	Newspaper: 09/15/2006 Federal Register: Not applicable
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timberville, Virginia, proposes to operate a courier service in the counties of Shenandoah and Page, Virginia.	Newspaper: 09/08/2006 Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 9105 Town Center Parkway, Bradenton, Florida.	Newspaper: 08/31/2006 Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 10301 Lumley Road, Raleigh, North Carolina.	Newspaper: 09/04/2006 Federal Register: Not applicable
UNION BANK AND TRUST COMPANY	* Branch	Union Bank and Trust Company, Bowling Green, Virginia, proposes to establish a branch at the corner of Twin Hickory Boulevard and Nuckols Road, Glen Allen, Virginia.	Newspaper: Not available Federal Register: Not applicable

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:

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

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
BENCHMARK CMNTY BK	KENBRIDGE, VIRGINIA
FREDERICK CTY BK	FREDERICK, MARYLAND
HOMETOWN BK	ROANOKE, VIRGINIA
PUTNAM CTY BK	HURRICANE, WEST VIRGINIA
SHORE BK	ONLEY, VIRGINIA
UNITED BK	FAIRFAX, VIRGINIA
UNITED BK	PARKERSBURG, WEST VIRGINIA
VIRGINIA HERITAGE BK	FAIRFAX, VIRGINIA

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 26, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CORNERSTONE BANCORP, INC.	* 3A1	Cornerstone Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Cornerstone Community Bank, both of St. Petersburg, Florida.	Newspaper: 09/20/2006 Federal Register: 09/18/2006
FIRST BALDWIN BANCSHARES, INC.	3A1	First Baldwin Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First National Bank of Baldwin County, both of Foley, Alabama.	Newspaper: Not applicable Federal Register: Not applicable
Peoples BankTrust, Inc.	3A1	Peoples BankTrust, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Peoples Bank & Trust, both of Buford, Georgia.	Newspaper: Not applicable Federal Register: Not applicable
SUN AMERICAN BANK	* 18C	Sun American Bank, Boca Raton, Florida, to acquire certain assets and assume certain liabilities of Beach Bank, North Miami Beach, Florida.	Newspaper: Not available Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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Institution	Location
ALABAMA EXCH BK	TUSKEGEE, ALABAMA
CITIZENS TR BK	ATLANTA, GEORGIA
FIRST VISION BK OF TN	TULLAHOMA, TENNESSEE
ORION BK	NAPLES, FLORIDA

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 26, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ANITA BANCORPORATION	* 3A3	Expeditious Action - Anita Bancorporation, Atlantic, Iowa, to acquire 100 percent of the voting shares of The First National Bank of Brewster, Brewster, Minnesota.	Newspaper: 08/18/2006 Federal Register: 08/21/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp Limited, Lansing, Michigan, and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of 1st Commerce Bank (in organization), North Las Vegas, Nevada.	Newspaper: 09/10/2006 Federal Register: 09/14/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at Woodlands Crossing Shopping Center, Woodlands Parkway near Kuykendahl Road, Spring, Montgomery County, Texas.	Newspaper: Not available Federal Register: Not applicable
FIRST COMMUNITY BANK	* Branch	First Community Bank, Harbor Springs, Michigan, to establish a branch facility to be located at 102 East Front Street, Traverse City, Michigan.	Newspaper: 09/04/2006 Federal Register: Not applicable
FREEDOM HOLDINGS COMPANY	CIC	Notice by the Hill Family (David Hill, Ellsworth, IA; Heather Miller, Urbandale, IA; and Heidi Loverude, Urbandale, IA), as a group acting in concert, to retain control of 100 percent of Freedom Holdings Company, West Des Moines, Iowa.	Newspaper: Not available Federal Register: 09/08/2006
LINCOLN BANCORP	* 3A1 4c8	Lincoln Bancorp, Plainfield, Indiana, to become a bank holding company upon the conversion of Lincoln Bank, Plainfield, Indiana, from a federal savings bank to a state chartered commercial bank, and to engage de novo in lending activities.	Newspaper: Not available Federal Register: 09/15/2006
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
OGDEN BANCSHARES, INC.	* 3A3 Member * 18C	Ogden Bancshares, Inc., Ames, Iowa, to acquire 100 percent of VisionBank (in organization), West Des Moines, Iowa; VisionBank (in organization), West Des Moines, Iowa, to become a member of the Federal Reserve System; and VisionBank (in organization), West Des Moines, Iowa, to purchase the assets and assume the liabilities of the Grimes, Iowa and the West Des Moines, Iowa branches of Community Bank of Boone, Boone, Iowa.	Newspaper: Not available Federal Register: 09/05/2006
SHOREBANK CORPORATION, THE	* 3A3	The ShoreBank Corporation, Chicago, Illinois, to acquire 100 percent of the voting shares of Greater Chicago Bank, Bellwood, Illinois.	Newspaper: Not available Federal Register: 09/14/2006

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
BANK OF GENEVA	GENEVA, INDIANA
BLENCOE ST BK	BLENCOE, IOWA
CALUMET CTY BK	BRILLION, WISCONSIN
CENTRAL BK	RUSSIAVILLE, INDIANA
COLUMBUS JUNCTION ST BK	COLUMBUS JUNCTION, IOWA
FARMERS ST BK OF WAUPACA	WAUPACA, WISCONSIN
GOSHEN CMNTY BK	GOSHEN, INDIANA
GREAT RIVER B&TC	DAVENPORT, IOWA
IOWA PRAIRIE BK	BRUNSVILLE, IOWA
NORTHBROOK B&TC	NORTHBROOK, ILLINOIS
NORTHSIDE CMNTY BK	GURNEE, ILLINOIS
PACIFIC GLOBAL BK	CHICAGO, ILLINOIS
PARAMOUNT BK	FARMINGTON HILLS, MICHIGAN
PEOPLES ST BK MANSFIELD	MANSFIELD, ILLINOIS
QUAD CTY B&TC	BETTENDORF, IOWA
SALIN B&TC	INDIANAPOLIS, INDIANA
UNITED CMNTY BK LISLE	LISLE, ILLINOIS

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 26, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
DEARMIN BANCORP, INC.	CIC	Notice by Dearmin Investment Holdings Business, L.P., Odon, Indiana, to gain control of Dearmin Bancorp, Inc., Odon, Indiana.	Newspaper: Not available Federal Register: 09/08/2006

District: 8
Federal Reserve Bank of St. Louis

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
	NONE				

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
ARVEST BK	FAYETTEVILLE, ARKANSAS
BANK OF FAYETTE COUNTY	MOSCOW, TENNESSEE
BANK OF LITTLE ROCK	LITTLE ROCK, ARKANSAS
FARMERS B&TC	BLYTHEVILLE, ARKANSAS
PREMIER BK OF JACKSONVILLE	JACKSONVILLE, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 26, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BALDWIN BANCSHARES, INC.	* 3A3	Baldwin Bancshares, Inc., Baldwin, Wisconsin, to acquire 100 percent of Gavic Services, Inc., Spring Valley, Wisconsin, and thereby indirectly acquire The Bank of Spring Valley, Spring Valley, Wisconsin.	Newspaper: Not available Federal Register: 09/25/2006
BLACKRIDGE FINANCIAL, INC.	* 3A3	BlackRidge Financial, Inc., Fargo, North Dakota, to acquire 100 percent of Carlos Bancshares, Inc., Alexandria, Minnesota and thereby indirectly acquire First State Bank of Alexandria, Alexandria, Minnesota.	Newspaper: Not available Federal Register: 09/25/2006

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.

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
	NONE				

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
1ST BK	SIDNEY, MONTANA
CITIZENS ST BK OF ARLINGTON	ARLINGTON, SOUTH DAKOTA
COMMUNITY BK CORP	CHASKA, MINNESOTA
FARMERS ST BK OF DENTON	DENTON, MONTANA
GRAND RAPIDS ST BK	GRAND RAPIDS, MINNESOTA
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW, MINNESOTA
ROOT RIVER ST BK	CHATFIELD, MINNESOTA
SECURITY BK MN	ALBERT LEA, MINNESOTA
STATE BK FNCL	LA CROSSE, WISCONSIN
STATE BK OF ALCESTER	ALCESTER, SOUTH DAKOTA
STOCKMENS BK	CASCADE, MONTANA
SUPERIOR BK	SUPERIOR, WISCONSIN

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending August 26, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BOK FINANCIAL CORPORATION	* 3A3	BOK Financial Corporation, Tulsa, Oklahoma, to acquire 100 percent of the voting shares of The State Bank of Colony, Colony, Kansas, by merging Bank of Kansas City, N.A., Overland Park, Kansas, an interim national bank, with The State Bank of Colony.	Newspaper: Not available Federal Register: 09/22/2006
CYPRESS CORPORATION	CIC	Notice by the Helen D. Roberts Trust for Bruce Lauritzen, and by Elizabeth D. Lauritzen as individual trustee, to acquire control of Cypress Corporation, all of Omaha, Nebraska, parent of Sibley State Bank, Sibley, Iowa.	Newspaper: Not available Federal Register: 09/07/2006
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 701 W. Deer Valley Road, Suite A-9, Phoenix, Arizona.	Newspaper: 09/01/2006 Federal Register: Not applicable
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 1580 N. Fiesta Blvd, Suite 102, Gilbert, Arizona.	Newspaper: 09/01/2006 Federal Register: Not applicable
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: 08/28/2006 Federal Register: 08/24/2006

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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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 Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 26, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ALLIANCE BANCSHARES, INC.	CIC	Notice by Ms. Mary Lucy McCorkle, Sulphur Springs, Texas, to increase her ownership to 10.49 percent in Alliance Bancshares, Inc., Sulphur Springs, Texas, and thereby indirectly, SSSB Delaware Bancorporation, Inc., Dover, Delaware, and Alliance Bank, Sulphur Springs, Texas.	Newspaper: Not available Federal Register: Not available
INDUSTRY BANCSHARES, INC.	* 3A3	Industry Bancshares, Inc., Industry, Texas, and Industry Holdings, Inc., Wilmington, Delaware, to acquire 100 percent of Community Bancorporation, Inc., Bellville, Texas, and indirectly acquire Bellville Holdings, Inc., Wilmington, Delaware, and First National Bank of Bellville, Bellville, Texas.	Newspaper: 09/16/2006 Federal Register: 09/15/2006
LINDEN BANCSHARES, INC.	CIC	Notice by Mr. John R. Rountree, Linden, Texas, to control up to 57 percent of the voting common stock of Linden Bancshares, Inc., Linden, Texas, and indirectly The First National Bank of Linden, Linden, Texas.	Newspaper: Not available Federal Register: Not available

District: 11
Federal Reserve Bank of Dallas

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 Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending August 26, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A1 * 3A3	1)The BANKshares, Inc., Rancho Santa Fe, California, to become a bank holding company by acquiring 100 percent of the THE BANKshares, Inc., and thereby indirectly acquire The Bank Brevard, both of Melbourne, Florida; and, 2)Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp, all of Rancho Santa Fe, California, to acquire 91 percent of THE BANKshares, Inc., and thereby indirectly acquire The Bank Brevard, both of Melbourne, Florida.	Newspaper: Not available Federal Register: 08/22/2006
CATHAY FINANCIAL HOLDING CO., LTD.	* 3A1	Cathay Financial Holding Co., Ltd., and Cathay Life Insurance Co., Ltd., to acquire up to 9.99 percent of First Financial Holding Co., Ltd., and Chinatrust Financial Holding Co., Ltd., all of Taipei, Taiwan.	Newspaper: Not available Federal Register: Not available
COMMUNITY BANK OF NEVADA	* 18C * Branch	Community Bank of Nevada to merge with Valley Bank, both of Las Vegas, Nevada, and thereby acquire five branch offices of Valley Bank, all located in Nevada.	Newspaper: Not available Federal Register: Not applicable
INDUSTRIAL BANK OF TAIWAN CO., LTD., THE	* 3A1	The Industrial Bank of Taiwan Co., Ltd., Taipei, Taiwan, and IBT Holdings Corp., Cerritos, California, to become bank holding companies by acquiring 100 percent of EverTrust Bank, City of Industry, California.	Newspaper: Not available Federal Register: 09/07/2006
NHB HOLDINGS, INC.	* 3A1	NHB Holdings, Inc., Jacksonville, Florida, to become a bank holding company by acquiring 100 percent of Volvo Commercial Credit Corp. of Utah, which will be renamed Globility Bank, Salt Lake City, Utah.	Newspaper: Not available Federal Register: 09/22/2006

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
NONE					

CRA Examinations scheduled for Fourth Quarter of 2006 (October 1, 2006 - December 31, 2006)

Institution	Location
CACHE VALLEY BK	LOGAN, UTAH
HANMI BK	LOS ANGELES, CALIFORNIA
PIERCE CMRL BK	TACOMA, WASHINGTON

* Subject to the provisions of the Community Reinvestment Act