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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. 41*

*Week Ending October 14, 2006*

### **Bank Holding Companies**

Grupo Financiero Banorte, S.A. de C.V., Monterrey, Nuevo Leon, Mexico; Banco Mercantil del Norte, S.A., Institucion de Banca Multiple, Grupo Financiero Banorte, and Banorte USA Corporation, Wilmington, Delaware -- to become bank holding companies and to acquire 70 percent of the shares of INB Financial Corp., McAllen, Texas, and thereby acquire control of its subsidiaries, INB Delaware Corp., Wilmington, Delaware, and Inter National Bank, McAllen, Texas; and elections by Grupo Financiero Banorte, S.A. de C.V., Grupo Financiero Banorte, Banorte USA Corporation, INB Financial Corp., and INB Delaware Corp. to become financial holding companies.

- Approved, October 13, 2006

National City Corporation, Cleveland, Ohio -- to acquire Harbor Florida Bancshares, Inc., Fort Pierce, Florida, and its subsidiaries, Harbor Federal Savings Bank and Appraisal Analysis, Inc., and thereby engage in appraisal services for real estate and personal property.

- Approved, October 13, 2006

### **Enforcement**

Gold Bank, Leawood, Kansas -- issuance of a consent order of assessment of civil money penalty against John Price, a former senior vice president.

- Announced, October 12, 2006

### **Regulations And Policies**

Regulation D -- final rule implementing the annual adjustment of the low reserve tranche, reserve requirement exemption amount, deposit reporting cutoff level, and reduced reporting limit for 2007 (Docket No. R-1268).

- Approved, October 10, 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**

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 5252 Ehrlich Road, Tampa, Florida; 15351 Amberly Drive; 501/503 Manatee Avenue, Holmes Beach; at the intersections of Dale Mabry Highway and Van Dyke Road, Lutz; Monument Road and Trednick Road, Jacksonville; Palm Harbor Boulevard and Alderman Road, Palm Harbor; Maguire and Moore Roads, Ocoee; Collier Boulevard and Lely Cultural Parkway, Naples; at the Shoppes at Amelia Concourse, State Road 200, Yulee; and on US 441 near Wal-Mart, Mount Dora.  
- Approved, October 11, 2006

Secretary

Capital City Bank, Tallahassee, Florida -- to establish a branch at 5981 Zebulon Road, Macon, Georgia.  
- Approved, October 11, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 49 El Camino Real, Millbrae, California, and 4950 North Garland Avenue, Garland, Texas.  
- Approved, October 12, 2006

Richmond

HomeTown Bank, Roanoke, Virginia -- to establish a branch at 4227 Colonial Avenue.  
- Approved, October 10, 2006

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 9600 Colorado Lane North, Brooklyn Park, Minnesota, and 3195 South McCall Road, Englewood, Florida.  
- Approved, October 12, 2006

**Bank Branches, Domestic**

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 1675 Northwest St. Lucie West Boulevard, Port St. Lucie, Florida, and 1401-A Pulaski Highway, Edgewood, Maryland.  
- Approved, October 12, 2006

**Bank Holding Companies**

St. Louis

Ashley Bancstock Company, Crossett, Arkansas -- to acquire First Community Bank of Crawford County, Van Buren.  
- Approved, October 12, 2006

San Francisco

Cathay General Bancorp, Los Angeles, California -- waiver of application to merge with New Asia Bancorp, Inc., Chicago, Illinois, in connection with the merger of New Asia Bank and Cathay Bank, Los Angeles, California.  
- Granted, October 12, 2006

Chicago

ChoiceOne Financial Services, Inc., Sparta, Michigan -- to merge with Valley Ridge Financial Corp., Kent City, and thereby acquire Valley Ridge Bank; and for ChoiceOne Bank, Sparta, to merge with Valley Ridge Bank, Kent City, and thereby establish branches.  
- Approved, October 13, 2006

Kansas City

Columbine Capital Corp., Buena Vista, Colorado -- to become a bank holding company and to acquire Collegiate Peaks Bank, and for Collegiate Peaks Bank to become a member of the Federal Reserve System.  
- Approved, October 11, 2006

St. Louis

Community First Bancorp, Inc., Fairview Heights, Illinois -- to become a bank holding company and to acquire Community First Bank.  
- Approved, October 12, 2006

**Bank Holding Companies**

Atlanta

Cornerstone Bancorp, Inc., St. Petersburg, Florida -- to become a bank holding company and to acquire Cornerstone Community Bank.  
- Approved, October 12, 2006

Atlanta

Florida Shores Bancorp, Inc., Pompano Beach, Florida; Smith & Associates Florida Fund LLC, and Smith & Associates Fund Management LLC -- to become a multi-tiered bank holding company and to acquire 60 percent of the shares of Florida Shores Bank-Southeast, a de novo bank.  
- Approved, October 10, 2006

Chicago

Inland Bancorp Holding Company, Oak Brook, Illinois -- to acquire Cambank, Inc., Lake Zurich, and thereby acquire its subsidiary, Cambridge Bank.  
- Approved, October 13, 2006

Minneapolis

Minnwest Corporation, Minnetonka, Minnesota -- to acquire Aumanchester, Inc., Rochester, and its subsidiary, Rochester Bank.  
- Approved, October 12, 2006

Atlanta

Private Bancshares, Inc., Atlanta, Georgia -- to become a bank holding company and to acquire Private Bank of Buckhead, a de novo bank.  
- Approved, October 10, 2006

Atlanta

Superior Bancorp, Birmingham, Alabama -- waiver of application in connection with the merger with Community Bancshares, Inc., Blountsville, and Community Bank.  
- Granted, October 13, 2006

Atlanta

Traders & Farmers Bancshares, Inc., Haleyville, Alabama -- to become a bank holding company and to acquire Traders & Farmers Bank.  
- Approved, October 12, 2006

**Bank Mergers**

St. Louis

First Bank, St. Louis, Missouri -- to purchase certain assets and assume certain liabilities of the Beverly Hills, California, branch of First Bank of Beverly Hills, Calabasas, and thereby establish a branch.

- Approved, October 12, 2006

Cleveland

Sky Financial Group, Inc., Bowling Green, Ohio -- to acquire Wells River Bancorp, Inc., Wellsville, and thereby acquire Perpetual Savings Bank; and for Perpetual Savings Bank to become a member of the Federal Reserve System and to merge with Sky Bank, Bowling Green.

- Approved, October 10, 2006

**Bank Premises**

Richmond

The Bank of Monroe, Union, West Virginia -- to increase its investment in bank premises.

- Approved, October 11, 2006

**Competitive Factors Reports**

Richmond

Carter Bank & Trust, Martinsville, Virginia, a de novo bank -- report on competitive factors of the proposed merger with several affiliates.

- Submitted, October 13, 2006

New York

Chase Bank USA, National Association, Newark, Delaware -- report on competitive factors of the proposed acquisition by merger of Pier 1 National Bank, Omaha, Nebraska.

- Submitted, October 12, 2006

Dallas

Enterprise Bank, Houston, Texas -- report on competitive factors of the proposed merger with Texas Premier Bank, National Association, Brookshire.

- Submitted, October 13, 2006

**Competitive Factors Reports**

Minneapolis

First Bank & Trust, Brookings, South Dakota -- report on competitive factors of the proposed acquisition of the Toronto branch of Bankfirst, Sioux Falls.

- Submitted, October 10, 2006

New York

Indus American Bank, Iselin, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Port Chester, New York, branch of New York Community Bank, Flushing.

- Submitted, October 12, 2006

St. Louis

Merchants and Farmers Bank, Kosciusko, Mississippi -- report on competitive factors of the proposed merger with Tri-County Bank, Trenton, Florida.

- Submitted, October 10, 2006

St. Louis

Meridian Bank, Eldred, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Carlyle and Altamont branches of Midland States Bank, Effingham.

- Submitted, October 11, 2006

Boston

Mutual Federal Savings Bank of Plymouth County, Whitman, Massachusetts -- report on competitive factors of the proposed acquisition of Security Federal Savings Bank, Brockton.

- Submitted, October 13, 2006

Kansas City

RCB Bank, Claremore, Oklahoma -- report on competitive factors of the proposed merger with Bank of Nichols Hills, Oklahoma City.

- Submitted, October 12, 2006

Minneapolis

TCF National Bank, Wayzata, Minnesota -- report on competitive factors of the proposed merger with TCF Mortgage Corporation, Minneapolis.

- Submitted, October 12, 2006

### **Competitive Factors Reports**

#### Dallas

Texas Bank, Brownwood, Texas -- report on competitive factors of the proposed acquisition of the Brownwood branch of First State Bank Central Texas, Temple.  
- Submitted, October 10, 2006

#### Minneapolis

Unity Bank East, Rush City, Minnesota -- report on competitive factors of the proposed merger with Unity Bank, National Association, Crosby, and Unity Bank Central, Staples.  
- Submitted, October 13, 2006

### **Extensions Of Time**

#### Atlanta

Compass Bank, Birmingham, Alabama -- extension to December 2, 2007, to establish a branch at 2650 East Southlake Boulevard, Southlake, Texas.  
- Granted, October 11, 2006

#### Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to February 2, 2007, to increase its ownership from 44.80 percent to 49.67 percent of the shares of Prairieland Bancorp, Inc., and thereby increase its ownership of Prairieland's subsidiary, Farmers and Merchants State Bank of Bushnell.  
- Granted, October 10, 2006

### **Membership**

#### Chicago

Labe Bank, Chicago, Illinois -- to become a member of the Federal Reserve System.  
- Approved, October 13, 2006

### **Regulations And Policies**

#### FOMC

Federal Open Market Committee -- minutes of the meeting on September 20, 2006.  
- Published, October 11, 2006



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
HIGHER ONE, INC	* 3A1 4c8	Higher One, Inc., New Haven, Connecticut - to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the formation of Higher One Bank, New Haven, Connecticut.	Newspaper: Not available Federal Register: Not available

**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 October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FORT ORANGE FINANCIAL CORPORATION	* 3A1	Fort Orange Financial Corp. requests to become a one-bank holding company, pursuant to Section 3(a)1 of the BHC Act, and Section 225.15 of Regulation Y, by acquiring Capital Bank & Trust Company, both of Albany, New York.	Newspaper: Not available Federal Register: 11/03/2006
NEW YORK PRIVATE BANK & TRUST CORPORATION	* 3A3	New York Private Bank & Trust Corporation, Emigrant Bancorp, Inc. and Emigrant Bank (for a moment in time), all of New York, New York, to acquire all of the outstanding capital stock of EmigrantDirect Bank, Ossining, New York (In formation).	Newspaper: 10/11/2006 Federal Register: 10/23/2006
STATE EXPORT-IMPORT BANK OF UKRAINE, INC.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank")Kiev, Ukraine, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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

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

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

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

- O = Outstanding
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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

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending October 14, 2006**

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

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	* Branch	The Commercial & Savings Bank, Millersburg, OH to establish a branch at 461 Wadsworth Road, State Route 57, Orrville, OH.	Newspaper: 10/25/2006 Federal Register: Not applicable	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 43710 Ford Road, Canton, MI.	Newspaper: 10/19/2006 Federal Register: Not applicable	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 9691 Telegraph Road, Taylor, MI.	Newspaper: 10/19/2006 Federal Register: Not applicable	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2419 Highway K, O'Fallon, MO.	Newspaper: 10/21/2006 Federal Register: Not applicable	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 4909 Laclede Avenue, St. Louis, MO.	Newspaper: 10/21/2006 Federal Register: Not applicable	
PARK NATIONAL CORPORATION	* 3A3	Application by Park National Corporation, Newark, OH to acquire Anderson Bank Company, Cincinnati, OH pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: 10/21/2006 Federal Register: 10/26/2006	
STATE BANK AND TRUST COMPANY, THE	* Branch	The State Bank and Trust Company, Defiance, OH to establish a branch at 12832 Coldwater Road, Fort Wayne, IN.	Newspaper: Not available 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
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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 October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS AND MINERS BANK	Premises	Farmers and Miners Bank, Pennington Gap, Virginia, to increase its investment in bank premises in the amount of \$500,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PALMETTO STATE BANKSHARES, INC.	* 3A5 * 3A3	Palmetto State Bankshares, Inc., Hampton, South Carolina, to acquire 100% of the voting securities of The Exchange Bankshares, Inc., Estill, South Carolina, and thereby indirectly acquire The Exchange Bank, Estill, South Carolina. Also, Palmetto State Bankshares, Inc. to acquire 100% of the voting securities of Carolina Commercial Bank, Allendale, South Carolina.	Newspaper:	Not available
			Federal Register:	Not available

## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending October 14, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
1ST JACKSON BANCSHARES, INC.	* 3A3	1st Jackson Bancshares, Inc., Stevenson, Alabama, to acquire 100 percent of the outstanding shares of The Peoples Bancshares, Inc., and its subsidiary, Peoples Bank, both of Sardis, Tennessee.	Newspaper: 11/06/2006 Federal Register: 11/09/2006
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with Islands Bancorp, and thereby acquire its subsidiary, Islands Community Bank, N.A., both of Beaufort, South Carolina.	Newspaper: 11/06/2006 Federal Register: 11/09/2006
ATLANTIC SOUTHERN FINANCIAL GROUP, INC.	* 3A5	Atlantic Southern Financial Group, Inc., Macon, Georgia, to merge with Sapelo Bancshares, Inc., and thereby acquire Sapelo National Bank, both of Darien, Georgia.	Newspaper: Not available Federal Register: 11/13/2006
CENTRAL FINANCIAL HOLDINGS, INC.	* 3A1	Central Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Central Bank (in organization), both of Tampa, Florida.	Newspaper: 11/06/2006 Federal Register: 11/09/2006
CPB BANCSHARES, INC.	* 3A1	CPB Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Church Point Bank and Trust Company, both of Church Point, Louisiana.	Newspaper: 11/03/2006 Federal Register: 11/09/2006
EMBASSY BANCSHARES, INC.	* 3A1	Embassy Bancshares, Inc., Snellville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Embassy National Bank, Lawrenceville, Georgia (in organization).	Newspaper: 11/10/2006 Federal Register: 11/13/2006
FNBC FINANCIAL CORPORATION	* 3A1	FNBC Financial Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of First National Bank of Crestview, both of Crestview, Florida.	Newspaper: 11/06/2006 Federal Register: 10/30/2006
OGLETHORPE BANK HOLDING COMPANY	* 3A1	Oglethorpe Bank Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of Oglethorpe Bank, both of Brunswick, Georgia.	Newspaper: 10/31/2006 Federal Register: 11/09/2006
OLD SOUTHERN BANK	* Branch	Old Southern Bank, Clermont, Florida, to establish a branch located at 1460 East Highway 50, Clermont, Florida.	Newspaper: 10/18/2006 Federal Register: Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
UNITED COMMUNITY BANCSHARES, INC.	CIC	United Community Bancshares, Gonzales, Louisiana, prior change in control notification filed by Gloria Bienvenu Callais, Charles Michael Callais, Corey Joseph Callais, Paul Abdon Callais, and Peter Wade Callais to acquire an additional 6.2 percent of the outstanding shares of United Community Bancshares, Inc. and its subsidiary, United Community Bank, both of Gonzales, Louisiana. Proforma total ownership will equal 78.8 percent.	Newspaper: Not available Federal Register: 10/24/2006

**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:

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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
2860440	1ST UNITED BK, BOCA RATON, FLORIDA	06/19/2006	10/09/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCORP FINANCIAL, INC.	* 3A1	Bancorp Financial, Inc., Evergreen Park, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Evergreen Interim Bank (in organization), Evergreen Park, Illinois.	Newspaper:	Not available
			Federal Register:	11/03/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 4901 N. Belt Line Rd., Irving, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST INTERNET BANCORP	* 4c8	First Internet Bancorp, Indianapolis, Indiana, to acquire 100 percent of the voting shares of Landmark Financial Corporation, Indianapolis, Indiana, and thereby indirectly acquire Landmark Savings Bank, Indianapolis, Indiana, and Landmark Mortgage Company, Indianapolis, Indiana, to engage in the operation of a savings association and lending activities.	Newspaper:	11/08/2006
			Federal Register:	11/13/2006
GREAT RIVER FINANCIAL GROUP, INC.	* 4c8	Great River Financial Group, Inc., Burlington, Iowa, to operate a savings bank following the conversion of its wholly-owned subsidiary, Burlington Bank and Trust, Burlington, Iowa, from a state chartered bank to a federal savings bank.	Newspaper:	Not available
			Federal Register:	10/25/2006
LABE BANK	* 18C * Branch	Labe Bank, Chicago, Illinois, to merge with Bloomingdale Bank and Trust, Bloomingdale, Illinois, and thereby to establish 6 branches.	Newspaper:	Not available
			Federal Register:	Not applicable
NORTHSTAR FINANCIAL GROUP, INC.	* 3A5	Northstar Financial Group, Inc., Bad Axe, Michigan, to acquire 100 percent of the voting shares of Valley Financial Corp., Caro, Michigan, and thereby indirectly acquire Community Bank, Caro, Michigan.	Newspaper:	Not available
			Federal Register:	11/09/2006

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
DEWITT FIRST BANKSHARES CORPORATION	* 3A3	DeWitt First Bankshares, Inc., DeWitt, Arkansas, to acquire 100 percent of First National Bank of Stuttgart, Stuttgart, Arkansas.	Newspaper: Not available Federal Register: Not available



**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
825940	BANK OF BUFFALO, BUFFALO, KENTUCKY	07/10/2006	10/03/2006	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 October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCIAL BANCSHARES, INC.	CIC	Eric W. Hilgenberg Living Trust, Eric W. Hilgenberg and Jennifer J. Hilgenberg, as individuals and trustees, Rosemount, Minnesota, Walter W. Hilgenberg, Prior Lake, Minnesota, as a group acting in concert; and Stuart A. Voigt, Apple Valley, Minnesota, as an individual, to gain control of Commercial Bancshares, Inc., Bloomington, Minnesota.	Newspaper:	Not available
			Federal Register:	11/01/2006
DACOTA BANK	* 18C * Branch	Dacotah Bank, Aberdeen, South Dakota, proposes to purchase the assets and assume the liabilities of the Brookings, South Dakota, branch of BankFirst, Sioux Falls, South Dakota, and incident thereto establish a branch at 425 22nd Avenue South, Brookings, South Dakota.	Newspaper:	Not available
			Federal Register:	Not applicable
Heywood Bancshares, Inc.	* 3A1	Heywood Bancshares, Inc., Northfield, Minnesota, to become a bank holding company by acquiring 100 percent of The First National Bank of Northfield, Northfield, Minnesota.	Newspaper:	Not available
			Federal Register:	11/09/2006
SUPERIOR NATIONAL BANC HOLDING COMPANY	CIC	Retroactive change in control notice by Katherine Anne Gray, Superior, Wisconsin, to acquire 25 percent or more of the shares of Superior National Banc Holding Company, Superior, Wisconsin, and thereby indirectly acquire Superior Bank, Superior, Wisconsin.	Newspaper:	10/23/2006
			Federal Register:	10/24/2006
UNITED BANCORPORATION	* 3A5	United Bancorporation, Osseo, Wisconsin, to merge with Midwest Bancorporation, Billings, Montana.	Newspaper:	Not available
			Federal Register:	11/09/2006

## District: 9

### Federal Reserve Bank of Minneapolis

#### Availability of CRA Public Evaluations

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

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

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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CITIZENS SECURITY BANK & TRUST COMPANY	* 18C * Branch	Citizens Security Bank & Trust Company, Bixby, Oklahoma, to merge with The First Bank of Haskell, Haskell, Oklahoma, and incident thereto, to establish a branch.	Newspaper: Not available Federal Register: Not applicable
COMMUNITY BANK OF PLEASANT HILL	Member * 3A1 * 3A3	Community Bank of Pleasant Hill, Pleasant Hill, Missouri, in organization, to become a member of the Federal Reserve System. Arcadia Financial Corporation, Raymore, Missouri, to become a bank holding company through the acquisition of 52.26 percent of the voting shares of Community Bank of Pleasant Hill, Pleasant Hill, Missouri. LoLyn Financial Corporation, Raymore, Missouri, to acquire 60 percent of the voting shares of Arcadia Financial Corporation, Raymore, Missouri, proposed parent of Community Bank of Pleasant Hill, Pleasant Hill, Missouri (in organization).	Newspaper: Not available Federal Register: Not available
MIDWEST COMMUNITY FINANCIAL CORPORATION	CIC	Notification by Jeffrey D. and Ruby L. Johnson, both of Midwest City, Oklahoma, and Jack L. and Linda J. Justice, both of Pauls Valley, Oklahoma, to acquire control of MidWest Community Financial Corporation, Midwest City, Oklahoma, parent of Canute Bancshares, Inc., Midwest City, Oklahoma, which is the parent company of The First State Bank of Canute, Canute, Oklahoma.	Newspaper: Not available Federal Register: 11/01/2006
PEOPLES, INC.	4c8	Winter Trust of 12/3/74, Ottawa, Kansas, and its subsidiary, Peoples, Inc., Colorado Springs, Colorado, to engage indirectly in mortgage lending activities, through the acquisition of a 60 percent interest in Oread Mortgage, L.L.C., Lawrence, Kansas, by Peoples Bank, Lawrence, Kansas.	Newspaper: Not applicable Federal Register: 11/02/2006
SOLUTIONSBANK	* Branch	SolutionsBank, Overland Park, Kansas, to establish a mobile branch operating from its main office located at 7401 W. 135th Street, Overland Park, Kansas.	Newspaper: 10/30/2006 Federal Register: Not applicable
UNITED BANK & TRUST	* 18C * Branch	United Bank & Trust, Marysville, Kansas, to purchase certain assets and assume certain liabilities of the Manhattan, Kansas branch of Armed Forces Bank, N.A., Fort Leavenworth, Kansas, and incident thereto, to establish a branch.	Newspaper: 11/04/2006 Federal Register: Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1421161	BANK OF BLUE VALLEY, OVERLAND PARK, KANSAS	06/05/2006	09/25/2006	S	Int Sm 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 October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST COMMERCIAL FINANCIAL CORP	CIC	Notice filed by the First Commercial Financial Corp. Employee Stock Ownership Plan, Seguin, Texas, along with Mr. Mark A. Long, McQueeney, Texas, and Mr. Kelly Goulart, Seguin, Texas, Individually and as trustees for The First Commerical Financial Corp. Employee Stock Ownership Plan, to retain control of 13.67 percent, and to increase control up to 24.99 percent of First Commercial Financial Corp., Seguin, Texas, and therefore indirectly First Commercial Bank, National Association, Seguin, Texas.	Newspaper: 10/19/2006 Federal Register: 10/24/2006

**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 October 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BELVEDERE CAPITAL PARTNERS II LLC	* 3A1 * 3A3	1) Green Bancorp, Inc. to become a bank holding company by acquiring 100 percent of Redstone Bank, N.A., both of Houston, Texas; 2) Belvedere Texas Holdings L.P., San Francisco, California to become a bank holding company by acquiring 49 percent of Green Bancorp, Inc., and thereby indirectly acquire Redstone Bank, N.A., both of Houston, Texas; and 3) Belvedere Capital Partners II, LLC, and Belvedere Capital Fund II L.P., both of San Francisco, California, to acquire up to 49 percent of Green Bancorp, Inc., and thereby indirectly acquire Redstone Bank, N.A., Houston, Texas.	Newspaper: Not available Federal Register: 10/30/2006
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Western States Opportunity LLC, Eggemeyer Family Trust, William J. Ruh Trust, Legions IV Advisory Corp., all located in Rancho Santa Fe, California, and LDF, Inc., located in Chicago, Illinois, to acquire 100 percent of BB&T Bancshares, Corp., and thereby indirectly acquire Bloomingdale Bank and Trust, both of Bloomingdale, Illinois.	Newspaper: Not available Federal Register: 11/03/2006
COUNTY BANK	* Branch	County Bank, Merced, California, to establish a branch facility to be located at the southeast corner of Shanks and Schiendel, Delhi, California.	Newspaper: 10/11/2006 Federal Register: Not applicable
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
WEST VALLEY BANCORP, INC.	* 3A1	West Valley Bancorp, Inc., to become a bank holding company by acquiring 100 percent of West Valley National Bank (In Organization), both of Avondale, Arizona.	Newspaper: Not available Federal Register: 11/03/2006



**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