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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. 43*

*Week Ending October 28, 2006*

**Banks, Nonmember, And Miscellaneous Institutions**

E\*TRADE Bank, Arlington, Virginia -- request for exemptions from section 23A of the Federal Reserve Act.

- Granted, October 23, 2006

**Board Operations**

Division of Banking Supervision and Regulation -- appointment of Arthur W. Lindo as Deputy Associate Director and Robert T. Maahs as Assistant Director.

- Approved, October 26, 2006

**Enforcement**

J.P. Morgan Chase & Co., New York, New York -- written agreement dated July 28, 2003, terminated October 26, 2006.

- Announced, October 27, 2006

Prineville Bancorporation, Prineville, Oregon, and Community First Bank -- written agreement dated December 20, 2004, terminated October 18, 2006.

- Announced, October 27, 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

The Colorado Bank and Trust Company of La Junta, La Junta, Colorado -- to establish a mobile branch to operate from the branch at 23051 East U.S. Highway 50, Pueblo.

- Approved, October 26, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 4901 North Belt Line Road, Irving, Texas.

- Approved, October 26, 2006

Secretary

East West Bank, Pasadena, California -- to establish a branch at 6032 Stevenson Boulevard, Fremont.

- Approved, October 27, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 9691 Telegraph Road, Taylor.

- Approved, October 26, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 43710 Ford Road, Canton.

- Approved, October 26, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4909 Laclede Avenue, St. Louis, Missouri.

- Approved, October 27, 2006

**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2419 Highway K, O'Fallon, Missouri.  
- Approved, October 27, 2006

Richmond

Highlands Union Bank, Abingdon, Virginia -- to establish a branch at the intersection of Mountain Grove and Majestic Roads, Knoxville, Tennessee.  
- Approved, October 25, 2006

Richmond

HomeTown Bank, Roanoke, Virginia -- to establish a branch at 3521 Franklin Road.  
- Approved, October 27, 2006

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at the intersection of Highways 58 and 715, Ben Hur.  
- Approved, October 23, 2006

Atlanta

Old Southern Bank, Clermont, Florida -- to establish a branch at 1460 East Highway 50.  
- Approved, October 24, 2006

**Bank Holding Companies**

New York

Banco Bilbao Vizcaya, Argentaria, S.A., Bilbao, Spain -- to acquire Texas Regional Bancshares, Inc., McAllen, Texas; Texas Regional Delaware, Inc., Wilmington, Delaware; and Texas State Bank, McAllen, Texas.  
- Approved, October 23, 2006

Director, BS&R

C-B-G, Inc., West Liberty, Iowa -- relief from a commitment.  
- Granted, October 25, 2006

**Bank Holding Companies**

St. Louis

Citizens First Corporation, Bowling Green, Kentucky -- to acquire Kentucky Banking Centers, Inc., Glasgow.  
- Approved, October 25, 2006

Secretary

Cullen/Frost Bankers, Inc., San Antonio, Texas -- waiver of application to acquire Summit Bancshares, Inc., Fort Worth; Summit Delaware Financial Corporation, Wilmington, Delaware; and Summit Bank, National Association, Fort Worth, Texas; in connection with the merger of Summit Bank, National Association, and The Frost National Bank, San Antonio.  
- Granted, October 25, 2006

San Francisco

First Community Bancorp, Rancho Santa Fe, California -- waiver of application to merge with Community Bancorp, Inc., Escondido, in connection with the merger of Community National Bank and First National Bank, Rancho Santa Fe.  
- Granted, October 25, 2006

New York

New York Private Bank & Trust Corporation, New York, New York, Emigrant Bancorp, Inc., and Emigrant Bank -- to acquire EmigrantDirect Bank, Ossining, a de novo bank.  
- Approved, October 26, 2006

San Francisco

Premier Commercial Bancorp, Anaheim, California -- to acquire at least 85.4 percent of the shares of Premier Commercial Bank Arizona, N.A., Mesa, Arizona, a de novo bank.  
- Approved, October 26, 2006

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- to merge with Southern Bancorp, Inc., Marietta, and thereby acquire Southern National Bank.  
- Approved, October 25, 2006

**Competitive Factors Reports**

Atlanta

American Banking Company, Moultrie, Georgia -- report on competitive factors of the proposed merger with Bank of Thomas County, Thomasville.

- Submitted, October 26, 2006

Kansas City

Farmers State Bank, Maywood, Nebraska -- report on competitive factors of the proposed merger with Farmers State Bank, Big Springs, and thereby establishment of a branch.

- Submitted, October 24, 2006

Atlanta

Hancock Bank of Alabama, Mobile, Alabama -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Mobile branch of Hancock Bank, Gulfport, Mississippi.

- Submitted, October 26, 2006

Chicago

State Bank of Cross Plains, Cross Plains, Wisconsin -- report on competitive factors of the proposed merger with Independent Bank, Verona.

- Submitted, October 23, 2006

Chicago

State Bank of Waverly, Waverly, Iowa -- report on competitive factors of the proposed merger with Iowa Savings Bank, Dike.

- Submitted, October 23, 2006

**Extensions Of Time**

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to January 28, 2007, to acquire additional shares of 473 Broadway Holding Corporation and The Adirondack Trust Company.

- Granted, October 26, 2006

**Extensions Of Time**

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to February 17, 2007, to acquire up to 38 percent of the shares of F.S.B. Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan.

- Granted, October 25, 2006

Kansas City

Great American Bank, De Soto, Kansas -- extension to April 12, 2007, to establish a branch at the intersection of Dean Avenue and Highway 58, Raymore, Missouri.

- Granted, October 25, 2006

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to January 20, 2007, to establish a branch at the intersection of 75th Avenue and Lower Buckeye Road, Phoenix, Arizona.

- Granted, October 24, 2006

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to January 20, 2007, to establish a branch at 7860 32nd Street, Oakdale, Minnesota (formerly at 34th Street North and Ideal Avenue North).

- Granted, October 24, 2006

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- extension to January 27, 2007, to establish a branch at the intersection of Winghaven Boulevard and Technology Drive, O'Fallon.

- Granted, October 24, 2006

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- extension to January 31, 2007, to establish a branch at the intersection of Highway K and Laura Hill Road, O'Fallon.

- Granted, October 27, 2006

**Financial Holding Companies**

Cleveland

Employee Stock Ownership Plan NB&T Financial Group, Inc., Wilmington, Ohio -- election to become a financial holding company.

- Effective, October 26, 2006

Cleveland

NB&T Financial Group, Inc., Wilmington, Ohio -- election to become a financial holding company.

- Effective, October 26, 2006

Richmond

Peoples Bancorp, Inc., Chestertown, Maryland -- election to become a financial holding company.

- Effective, October 26, 2006



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 28, 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: 11/13/2006 Federal Register: 11/13/2006

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending October 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, an indirectly held Edge Corporation of Banco Santander Central Hispano, Madrid, Spain, provided notice to the Board of Governors of the Federal Reserve System of its intention to establish a domestic branch in Los Angeles, California.	Newspaper:	Not available
			Federal Register:	Not applicable
DISCOUNT BANCORP, INC.	4c8	Notice by Treetops Acquisition Group LP, Treetops Acquisition Group II LP, Treetops Acquisition Group Ltd., Treetops Acquisition Group II Ltd., CAM Discount Ltd. all of Georgetown, Grand Cayman, the Edgar M. Bronfman Trusts A, B, C, D, E, F and G, all of Montreal, Canada, Israel Discount Ltd, Tel Aviv, Israel and Discount Bancorp, New York, New York, ("Discount") for prior approval of the Board of Governors to permit Discount to acquire IDB Capital Corp, New York, New York a Securities and Exchange Commission-registered securities broker from its FDIC-insured, state non-member bank subsidiary Israel Discount Bank of New York, New York, New York pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.28(b)(7) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	11/09/2006
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
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:	09/18/2006
			Federal Register:	Not applicable

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
910118	TIOGA ST BK, SPENCER, NEW YORK	02/27/2006	10/24/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
HNB BANCORP INC	3A1	HNB Bancorp, Inc, Halifax, PA, to form a bank holding company by acquiring 100% of the voting shares of Halifax National Bank, Halifax, PA, pursuant to Section 225.17 of Regulation Y.	Newspaper: Not applicable Federal Register: Not applicable

## 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 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 28880 Lorain Road, North Olmstead, OH.	Newspaper: 11/07/2006 Federal Register: Not applicable	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1614 Washington Road, Upper St. Clair, PA.	Newspaper: 11/07/2006 Federal Register: Not applicable	
NATIONAL CITY BANK	Investment	National City Bank, and Ohio National Corporation Trade Services, Cleveland, Ohio, to acquire National City Commercial Capital Corporation, Cleveland, Ohio, pursuant to section 211.9(f) of Regulation K	Newspaper: Not applicable Federal Register: Not applicable	
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	
TRISTATE CAPITAL HOLDINGS, INC	* 3A1	TriState Capital Holdings, Inc., Pittsburgh, Pennsylvania, to acquire 100 percent of TriState Capital Bank (in formation), Pittsburgh, Pennsylvania, and thereby become a bank holding company	Newspaper: Not available Federal Register: Not available	

## 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 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST CHARTER BANK	* Branch	First Charter Bank, Charlotte, North Carolina, proposes to establish a branch at 5500 Six Forks Road, Raleigh, North Carolina.	Newspaper:	11/05/2006
			Federal Register:	Not applicable
FIRST SENTINEL BANK	* Branch	First Sentinel Bank, Richlands, Virginia, proposes to establish a branch at 801 S. College Avenue, Bluefield, Virginia.	Newspaper:	11/06/2006
			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:	11/13/2006
			Federal Register:	11/13/2006
TRANSCOMMUNITY FINANCIAL CORPORATION	* 3A3	TransCommunity Financial Corporation, Glen Allen, Virginia, to acquire 100% of the voting securities of Bank of Rockbridge, Lexington, Virginia (in organization).	Newspaper:	11/18/2006
			Federal Register:	11/09/2006

## 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 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAJA DE AHORROS DE VALENCIA, CASTELLON Y ALICANTE, BANCAJA	FBSEA	Caja de Ahorros de Valencia, Castellon y Alicante (Bancaja), Valencia, Spain, to covert an international agency to a branch office in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
COASTAL BANKSHARES, INC.	CIC	Coastal Bankshares, Inc., Savannah, Georgia, prior change in control notice filed by the CMJ Interests, LP, Hinesville, Georgia (Charles M. Jones and Caroly L. Jones), to acquire 29.6 percent of the outstanding shares of Coastal Bankshares, Inc., and its subsidiary, The Coastal Bank, both of Savannah, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
IBERIABANK CORPORATION	* 4c8	IBERIABANK Corporation, Lafayette, Louisiana, to merge with Pocahontas Bancorp, Inc. and its subsidiary, First Community Bank, both of Jonesboro, Arkansas, and thereby engage in operating a savings association.	Newspaper:	Not available
			Federal Register:	Not available
ORION BANK	* Branch	Orion Bank, Naples, Florida, to establish a branch located at 2150 Goodlette Road North, 1st Floor, Naples, Florida.	Newspaper:	11/07/2006
			Federal Register:	Not applicable
SOUTHEAST BANCSHARES, INC.	* 3A1	SouthEast Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of SouthEast Bank & Trust, both of Athens, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 2952 N.E. 8th Street, Homestead, Florida, to be known as the Oasis Plaza Office; and 2400 West 60th Street, Hialeah, Florida, to be known as El Mercado Office.	Newspaper:	11/06/2006
			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
732570	CUMBERLAND BK, FRANKLIN, TENNESSEE	06/26/2006	10/23/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 28, 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: 11/04/2006 Federal Register: 11/03/2006
BANK OF LENA WEE	* Branch	Bank of Lenawee, Adrian, Michigan, to establish a branch facility to be located at 8 West Carleton Road, Hillsdale, Michigan.	Newspaper: 10/23/2006 Federal Register: Not applicable
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of First National Bank & Trust, Kokomo, Indiana.	Newspaper: Not available Federal Register: 11/27/2006
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp Ltd., Lansing, Michigan, to indirectly acquire 51 percent of the voting shares of Bank of Tacoma (in organization), Tacoma, Washington, and Capitol Development Bancorp Limited VI, Lansing, Michigan, to become a bank holding company by directly acquiring 51 percent of the voting shares of Bank of Tacoma (in organization), Tacoma, Washington.	Newspaper: Not available Federal Register: 11/27/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish three branch facilities to be located at: 1) 1503 Eldridge Parkway, Houston, Texas, 2) 8899 Katy Freeway, Houston, Texas, and 3) 10489 Briar Forest Drive, Houston, Texas.	Newspaper: 11/01/2006 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3025 El Camino Real, Tustin, California.	Newspaper: Not available Federal Register: Not applicable
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire 100 percent of the voting shares of Bank USA, National Association, Phoenix, Arizona. FBOP Corporation currently owns 100 percent of Bank USA, FSB, Phoenix, Arizona, which is being converted into a national bank, operating under the name of Bank USA, National Association, Phoenix, Arizona.	Newspaper: 11/15/2006 Federal Register: 11/16/2006
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire 100 percent of the voting shares of Pacific National Bank, San Francisco, California. FBOP Corporation currently owns 100 percent of California Savings Bank, San Francisco, California, which is being converted into a national bank, operating under the name of Pacific National Bank, San Francisco, California.	Newspaper: 11/15/2006 Federal Register: 11/16/2006

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 1740 Condor Lane, Green Bay, Wisconsin.	Newspaper:	09/21/2006
			Federal Register:	Not applicable
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:	11/06/2006
			Federal Register:	11/09/2006
PETEFISH, SKILES BANCSHARES, INC.	* 3A3	Petefish, Skiles Bancshares, Inc., Virginia, Illinois, to acquire 100 percent of the voting shares of Chandlerville Bancshares, Inc., Chandlerville, Illinois, and thereby indirectly acquire Peoples State Bank of Chandlerville, Chandlerville, Illinois.	Newspaper:	Not available
			Federal Register:	11/17/2006
PRIVATEBANCORP, INC.	* 3A3	PrivateBancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of The PrivateBank, N.A. (in organization), Milwaukee, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
QCR HOLDINGS, INC.	* 3A3	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of the voting shares of Ridgeland Bancorp, Inc., Tony, Wisconsin, and thereby indirectly acquire Farmers State Bank, Ridgeland, Wisconsin.	Newspaper:	Not available
			Federal Register:	11/27/2006

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2519001	MICHIGAN HERITAGE BK, FARMINGTON HILLS, MICHIGAN	06/19/2006	10/18/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending October 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Cabool State Bank Employee Stock Ownership Plan	* 3A1	Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to become a bank holding company by acquiring 25.45 percent of Cabool Bancshares, Inc., Cabool, Missouri, and thereby indirectly acquire Cabool State Bank, Cabool, Missouri.	Newspaper:	11/13/2006
			Federal Register:	11/17/2006
COMMUNITY BANCSHARES, INC.	CIC	Notice by the Pitchford Stock, L.P., Nashville, Illinois, and Sheila R. Burcham, Nashville, Illinois, as general partner, to gain control of Community Bancshares, Inc., Irvington, Illinois.	Newspaper:	Not available
			Federal Register:	11/06/2006
DEWITT FIRST BANKSHARES CORPORATION	* 3A3	DeWitt First Bankshares Corporation, DeWitt, Arkansas, to acquire 100 percent of First National Bank of Stuttgart, Stuttgart, Arkansas.	Newspaper:	Not available
			Federal Register:	11/16/2006
FIRST STATE BANKING CORP	CIC	Notice by William Harvey Bowen, Little Rock, Arkansas, individually and as part of the Blanchard Family Group to gain control of First State Banking Corporation, Russellville, Arkansas. The Blanchard Family Group consists of Charles H. Blanchard and Cynthia B. Blanchard of Russellville, Arkansas, Charles B. Blanchard, Fayetteville, Arkansas, Mary Patricia Blanchard Hardman and William H. Bowen, of Little Rock, Arkansas, and the Blanchard Family Living Trust, Janive S. Blanchard, Trustee, North Little Rock, Arkansas.	Newspaper:	Not available
			Federal Register:	11/14/2006



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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHARTER BANKSHARES, INC.	* 3A1	Charter Bankshares, Inc., Eau Claire, Wisconsin, to become a bank holding company by acquiring at least 90 percent of Charter Bank Eau Claire, Eau Claire, Wisconsin.	Newspaper: Not available Federal Register: 11/27/2006	
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: 10/30/2006 Federal Register: Not applicable	
EDEN VALLEY BANCSHARES, INC.	CIC	Change in control notice by Karen K. Zaun, Saint Cloud, Minnesota, to acquire control of Eden Valley Bancshares, Inc., Eden Valley, Minnesota and thereby indirectly acquire control of State Bank in Eden Valley, Eden Valley, Minnesota.	Newspaper: Not available Federal Register: Not available	
FRANSDEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Forest Lake, Minnesota, to merge with Pine Bankshares, Inc., Pine City, Minnesota, and thereby indirectly acquire The First National Bank of Pine City, Pine City, Minnesota.	Newspaper: Not available Federal Register: 11/17/2006	
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	
JOHN T. VUCUREVICH FOUNDATION	* 3A1	John T. Vucurevich Foundation, Rapid City, South Dakota, to become a bank holding company by acquiring 100% of the voting shares of United Bancorporation, Osseo, Wisconsin, and Midwest Bancorporation, Billings, Montana.	Newspaper: Not available Federal Register: Not available	
KIESTER INVESTMENTS, INC.	CIC	Change in control notice by Edward Kent Christian, Kiester, Minnesota, to acquire 25 percent or more of the shares of Kiester Investments, Inc., Kiester, Minnesota and thereby indirectly acquire control of First State Bank of Kiester, Kiester, Minnesota.	Newspaper: Not available Federal Register: 11/13/2006	

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
PEREGRINE CORPORATION	CIC	Change in control notice by Jeffrey F. Burzinski, Chaska, Minnesota, as an individual, and as part of a group acting in concert with Jeffrey J. Burzinski, Chaska, Minnesota, Kathryn J. Burzinski, Chanhassen, Minnesota, Elizabeth Burzinski, Chaska, Minnesota, and Margene Burzinski, Chaska, Minnesota to acquire control of Peregrine Corporation, Chaska, Minnesota and thereby indirectly acquire control of Community Bank Corporation, Chaska, Minnesota.	Newspaper: Not available Federal Register: 11/13/2006
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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
258351	PENINSULA BK OF ISHPEMING, ISHPEMING, MICHIGAN	07/10/2006	10/19/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending October 28, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ADBANC, INC.	4c8	Adbanc, Inc., Ogallala, Nebraska, to engage in making, acquiring, brokering and servicing of loans and other extensions of credit, particularly secondary market real estate loans through the acquisition of Auer Mortgage Company, Inc., Colorado Springs, Colorado.	Newspaper: Not applicable Federal Register: Not applicable
BURLINGAME BANKSHARES, INC.	CIC	John H. Fowler and The Fowler Control Group, which consists of John H. Fowler, Topeka, Kansas; F. David Fowler and Bette J. Fowler, both of Burlingame, Kansas; F. David Fowler, Jr., Tyler, Texas; and Jean A. Watson, McPherson, Kansas, to retain voting shares of Burlingame Bankshares, Inc., and thereby indirectly retain voting shares of The First State Bank of Burlingame, both of Burlingame, Kansas.	Newspaper: 05/31/2006 Federal Register: 11/16/2006
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: 10/26/2006 Federal Register: 11/01/2006

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
440857	AMERICAS CMNTY BK, BLUE SPRINGS, MISSOURI	07/10/2006	10/11/2006	S	Small Bank
576952	FIRST NE BK, VALLEY, NEBRASKA	07/17/2006	10/17/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	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 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3	Olney Bancshares of Texas, Inc., Olney, Texas, and Olney Bancorp of Delaware, Inc., Wilmington, Delaware, to acquire 100 percent of InterBank, Inc., Sayre, Oklahoma, and indirectly acquire InterBank, El City, Oklahoma.	Newspaper: Not available Federal Register: Not available
PATRIOT BANCSHARES, INC.	* 3A5	Patriot Bancshares, Inc., Houston, Texas, to acquire by merger 100 percent of Northeast Bancshares, Inc., Mesquite, Texas, and indirectly acquire Northeast Bancshares-Delaware, Inc., Wilmington, Delaware, and Northeast National Bank, Mesquite, Texas.	Newspaper: 11/15/2006 Federal Register: 11/17/2006

**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 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1st Pacific Bancorp	3A1	1st Pacific Bancorp to become a bank holding company by acquiring 100 percent of 1st Pacific Bank of California, both of La Jolla, California.	Newspaper: Not applicable Federal Register: Not applicable
ALTA ALLIANCE BANK	* Branch	Alta Alliance Bank, Oakland, California, to establish a mobile branch courier service to serve the counties of Contra Costa, Alameda, and San Francisco, California.	Newspaper: Not available Federal Register: Not applicable
BELVEDERE CAPITAL FUND II L.P.	4c8	Belvedere Capital Fund II L.P., and Belvedere Capital Partners II LLC, both of San Francisco, California, to acquire up to 11 percent of the voting shares of BenefitStreet, Inc., San Ramon, California, and thereby engage in investment advisory services and providing employee benefit consulting services, pursuant to sections 225.28(b)(6)(1) and 225.28(b)(9)(ii) of Regulation Y.	Newspaper: Not applicable Federal Register: 11/14/2006
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: 10/30/2006 Federal Register: 10/30/2006
FIRST CALIFORNIA FINANCIAL GROUP	* 3A1 * 3A5	1) First California Financial Group to become a bank holding company by acquiring 100 percent of National Mercantile Bancorp, both of Los Angeles, California, and thereby indirectly acquire its subsidiary banks, Mercantile National Bank, Los Angeles, California, and South Bay Bank, N.A., Torrance, California; and 2) First California Financial Group, Los Angeles, California, to merge with FCB Bancorp, Camarillo, California, and thereby indirectly acquire its subsidiary bank, First California Bank, Camarillo, California.	Newspaper: 11/20/2006 Federal Register: 11/17/2006
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: 09/27/2006 Federal Register: 09/22/2006

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc., Jacksonville, Florida, to engage indirectly de novo through its acquisition of 50.1 percent of the voting shares of a limited liability company to be formed, in mortgage lending activities, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Not applicable Federal Register: 11/14/2006
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: 11/04/2006 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