
Federal Reserve Release



H.2

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

No. 44

Week Ending November 4, 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

Richmond

Bank of Hampton Roads, Norfolk, Virginia -- to establish a branch at 204 Carmichael Way, Chesapeake.
- Approved, November 1, 2006

Chicago

Bank of Lenawee, Adrian, Michigan -- to establish a branch at 8 West Carleton Road, Hillsdale.
- Approved, October 31, 2006

Cleveland

The Commercial and Savings Bank of Millersburg, Ohio, Millersburg, Ohio -- to establish a branch at 461 Wadsworth Road, State Route 57, Orrville.
- Approved, November 1, 2006

San Francisco

Desert Community Bank, Victorville, California -- to establish a branch at 4895 Phelan Road, Phelan.
- Approved, November 2, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1508 Branan Field Road, Middleburg, Florida.
- Approved, November 1, 2006

Bank Holding Companies

Kansas City

Baltz Family Partnership, Parker, Colorado -- to become a bank holding company and to acquire United Banks of Colorado, Inc., Engelwood, and First United Bank, N.A.
- Withdrawn, November 2, 2006

Bank Holding Companies

Atlanta

Bancshares of Florida, Inc., Naples, Florida -- waiver of application in connection with the acquisition of Old Florida Bank, Ft. Myers.

- Withdrawn, November 3, 2006

Atlanta

FNBC Financial Corporation, Crestview, Florida -- to become a bank holding company and to acquire First National Bank of Crestview.

- Withdrawn, October 31, 2006

Chicago

Great River Financial Group, Inc., Burlington, Iowa -- to operate a savings bank on the conversion of its subsidiary, Burlington Bank and Trust, from a state chartered bank to a federal savings bank.

- Approved, November 2, 2006

Dallas

Highlands Bancshares, Inc., Dallas, Texas -- to become a bank holding company and to acquire First Jacksboro Bancshares, Inc., Jacksboro, First Jacksboro Bancshares of Delaware, Inc., Wilmington, Delaware, and The First National Bank of Jacksboro, Jacksboro.

- Approved, November 3, 2006

Philadelphia

HNB Bancorp, Inc., Halifax, Pennsylvania -- to become a bank holding company and to acquire Halifax National Bank.

- Withdrawn, October 31, 2006

Atlanta

InsCorp, Inc., Nashville, Tennessee -- to acquire 50 percent, for a total of 100 percent, of the shares of Insurors Bank of Tennessee.

- Withdrawn, November 2, 2006

Bank Holding Companies

Dallas

Kleberg and Company Bankers, Inc., Kingsville, Texas, and Kleberg Delaware, Inc., Dover, Delaware -- to acquire by merger Brazosport Corporation, Corpus Christi, Texas; Brazosport Corporation - Nevada, Inc., Carson City, Nevada; and First Commerce Bank, Corpus Christi; and to engage in nonbanking activities through the acquisition of First Commerce Mortgage Corporation, Corpus Christi.
- Approved, November 2, 2006

Boston

Marlborough Bancshares, MHC, Marlborough, Massachusetts, and Marlborough Bancshares, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Marlborough Savings Bank.
- Approved, November 3, 2006

Cleveland

Park National Corporation, Newark, Ohio -- to acquire Anderson Bank Company, Cincinnati.
- Approved, October 31, 2006

Bank Mergers

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to purchase the assets and assume the liabilities of the Brookings branch of BankFirst, Sioux Falls, and thereby establish a branch at 425 22nd Avenue South, Brookings.
- Approved, November 3, 2006

Change In Bank Control

Dallas

First Commercial Financial Corp., Seguin, Texas -- change in bank control.
- Permitted, October 31, 2006

Competitive Factors Reports

Atlanta

Atlantic Southern Bank, Macon, Georgia -- report on competitive factors of the proposed merger with Sapelo National Bank, Darien.
- Submitted, October 31, 2006

Competitive Factors Reports

New York

EmigrantDirect Bank, Ossining, New York -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Emigrant Bank, New York.

- Submitted, October 30, 2006

St. Louis

The First National Bank of Hope, Hope, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Bank of Blevins, Blevins.

- Submitted, October 31, 2006

Dallas

First State Bank of Uvalde, Uvalde, Texas -- report on competitive factors of the proposed merger with Bank of Frio Canyon, Leakey.

- Submitted, November 2, 2006

Kansas City

Heartland Bank, Leawood, Kansas -- report on competitive factors of the proposed merger with Bank of Freeburg, Freeburg, Missouri, and thereby the establishment of a branch.

- Submitted, November 1, 2006

St. Louis

Liberty Bank of Arkansas, Jonesboro, Arkansas -- report on competitive factors of the proposed merger with First Arkansas Valley Bank, Russellville.

- Submitted, November 2, 2006

Atlanta

MEMBERS Trust Company, Tampa, Florida -- report on competitive factors of the proposed merger with MEMBERS Trust Company of Colorado, Denver, Colorado.

- Submitted, November 3, 2006

Chicago

The Port Washington State Bank, Port Washington, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Cedarburg branch of Marine Bank, Wauwatosa.

- Submitted, November 1, 2006

Competitive Factors Reports

Minneapolis

Range Bank, National Association, Negaunee, Michigan -- report on competitive factors of the proposed merger with Range Bank- Copper Country, National Association, Calumet.

- Submitted, October 30, 2006

Minneapolis

Tomahawk Community Bank S.S.B., Tomahawk, Wisconsin -- reports on competitive factors of the proposed merger with Tomahawk Interim Bank.

- Submitted, October 30, 2006

Extensions Of Time

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- extension to January 31, 2007, to acquire up to 9.9 percent of the shares of CBT Financial Corporation, Clearfield.

- Granted, October 31, 2006

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- extension to February 8, 2007, to acquire up to 9.9 percent of the shares of IBT Bancorp, Inc., Irwin, and thereby indirectly acquire Irwin Bank & Trust Company.

- Granted, October 31, 2006

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- extension to February 17, 2007, to acquire up to 24.99 percent of the shares of Allegheny Valley Bancorp, Inc., Pittsburgh.

- Granted, October 31, 2006

Chicago

Security State Bank, New Hampton, Iowa -- extension to February 4, 2007, to establish a branch at 610 Gilbert Street, Charles City.

- Granted, November 2, 2006

Extensions Of Time

New York

The Toronto-Dominion Bank, Toronto, Canada, and TD Banknorth Inc., Portland, Maine -- extension to January 30, 2007, to acquire Interchange Financial Services Corporation, Saddle Brook, New Jersey, and Interchange Bank.

- Granted, November 1, 2006

International Operations

Director, BS&R

JPMorgan Chase & Co., New York, New York -- modification of the aggregate investment limit under Regulation K in connection with an internal reorganization involving certain subsidiaries of JPMorgan Chase Bank, N.A., Columbus, Ohio.

- Approved, November 3, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BEACON BANCORP	* 3A3	Application by Beacon Bancorp, Taunton, Massachusetts to acquire Randolph Bancorp, Stoughton, Massachusetts and its subsidiary bank, Randolph Savings Bank, Randolph, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: 11/30/2006
	* 3A5		Federal Register: 12/01/2006

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
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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 November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York to open two new domestic branch, located at 2 South Orange Avenue, Orlando (Orange County), Florida and 8885 S. Dadeland Boulevard, Miami (Miami-Dade County), Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	10/13/2006
			Federal Register:	Not applicable
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:	11/02/2006
			Federal Register:	11/03/2006

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

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NONE

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANCORP, INC	CIC	Notice of Change in Bank Control filed by the Reckman Group of their intent to acquire up to 96.50 percent of the outstanding voting shares of Columbia Bancorp, Inc., Cincinnati, Ohio.	Newspaper:	Not available
			Federal Register:	11/22/2006
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:	10/26/2006
			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:	11/28/2006
			Federal Register:	11/27/2006

District: 4

Federal Reserve Bank of Cleveland

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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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 November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CHARTER BANK	* Branch	First Charter Bank, Charlotte, North Carolina, proposes to establish a branch at N.C. Highway 16 & Cureton Parkway, Waxhaw, North Carolina.	Newspaper:	11/12/2006
			Federal Register:	Not applicable
TRUST ATLANTIC FINANCIAL CORPORATION	* 3A1	TrustAtlantic Financial Corporation, Raleigh, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Millennia Community Bank, Greenville, North Carolina.	Newspaper:	11/30/2006
			Federal Register:	11/30/2006
WACHOVIA BANK, NATIONAL ASSOCIATION	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to establish Wachovia Bank International, Dublin, Ireland. In connection with this proposal, Wachovia Bank, National Association would also establish various holding companies.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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 November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1699 N. Woodland Boulevard, DeLand, Florida, to be known as the North DeLand Branch.	Newspaper: 11/10/2006 Federal Register: Not applicable
BANK OF SAINT PETERSBURG	* Branch	Bank of St. Petersburg, Tampa, Florida, to establish a branch located at 3001 Cove Bend Drive, Tampa, Florida.	Newspaper: 11/10/2006 Federal Register: Not applicable
Business First Bancshares, Inc.	* 3A1	Business First Bancshares, Inc., Baton Rouge, Louisiana, to become a bank holding company by acquiring 100 percent of the outstanding shares of Business First Bank, Baton Rouge, Louisiana.	Newspaper: Not available Federal Register: Not available
CAJA DE AHORROS DE VALENCIA, CASTELLON Y ALICANTE, BANCAJA	FBSEA	Caja de Ahorros de Valencia, Castellon y Alicante (Bancaja), Valencia, Spain, to convert 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, Carolyn L. Jones as general partner, to acquire 29.6 percent of the outstanding shares of Coastal Bankshares, Inc., and its subsidiary, The Coastal Bank, both of Savannah, Georgia.	Newspaper: 11/30/2006 Federal Register: 11/20/2006
FNBC FINANCIAL CORPORATION	* 3A1	FNBC Financial Corporation, Crestview, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of First National Bank of Crestview, Crestview, Florida.	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: 11/27/2006 Federal Register: 11/30/2006
RESERVE FINANCIAL ASSOCIATES, LLC	* 3A1	Reserve Financial Associates, LLC, Columbus, Ohio, along with Sofia Financial Associates, LLC and Skilken Financial, LLC, all of Columbus, Ohio, to become a multi-tiered bank holding company structure by acquiring 100 percent of the outstanding shares of Business Bank of Florida Corp., and its subsidiary, Florida Business Bank, both of Melbourne, Florida.	Newspaper: Not available Federal Register: 12/04/2006
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: 11/24/2006 Federal Register: 11/27/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 929 W 36th Street, Baltimore, Maryland, to be known as the Hampden Hall Office.	Newspaper: 11/16/2006 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
BANKERS' BANCORP, INC.	4c8	Bankers Bancorp, Inc., Springfield, Illinois, to acquire shares of Bankers' Banc Investment Services, LLC, St. Louis, Missouri, and thereby indirectly acquire shares of First St. Louis Capital Markets, Inc., and its subsidiary, First St. Louis Securities, Inc., both of St. Louis, Missouri, and thereby engage in securities brokerage, private placement services, and underwriting government obligations and money market instruments.	Newspaper:	Not applicable Federal Register: 11/20/2006
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
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to indirectly acquire 51 percent of the voting shares of Larimer Commerce Bank (in organization), Fort Collins, Colorado, and Capitol Bancorp Colorado Ltd. II, Lansing, Michigan, to become a bank holding company by directly acquiring 51 percent of the voting shares of Larimer Commerce Bank (in organization), Fort Collins, Colorado.	Newspaper:	Not available Federal Register: Not available
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3025 El Camino Real, Tustin, California.	Newspaper:	11/08/2006 Federal Register: Not applicable
GREENE INVESTMENT CO.	* 3A5	Greene Investment Co., Jefferson, Iowa, to merge with Audubon Investment Company, Carroll, Iowa, and thereby indirectly acquire Audubon State Bank, Audubon, Iowa.	Newspaper:	11/27/2006 Federal Register: 11/30/2006
LABE BANK	* 18C * Branch	Labe Bank, Chicago, Illinois, to merge with Bloomingdale Bank and Trust, Bloomingdale, Illinois, and thereby to establish 6 branches.	Newspaper:	11/05/2006 Federal Register: Not applicable
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

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/30/2006
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
WISCONSIN BANCSHARES, INC.	CIC	Notice by David R. Barnes, Racine, Wisconsin, Francesca DeRose, Racine, Wisconsin, Nicolet DeRose, Kenosha, Wisconsin, and Kari Barnes, Tigard Oregon, to gain control of Wisconsin Bancshares, Inc., Kenosha, Wisconsin, and thereby indirectly acquire Banks of Wisconsin, Kenosha, Wisconsin.	Newspaper:	Not available
			Federal Register:	11/21/2006

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/17/2006 Federal Register: 11/16/2006
FIRST BANKS, INC.	* 3A3	First Banks, Inc., Hazelwood, Missouri, to acquire an additional 4.09 percent, for total direct and indirect control of 24.99 percent, of Community West Bancshares, Goleta, California, and thereby indirectly acquire Community West Bank, National Association, Goleta, California.	Newspaper:	12/06/2006 Federal Register: 12/07/2006
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:	11/06/2006 Federal Register: 11/14/2006
MAINSTREET BANK	* 18C * Branch	Mainstreet Bank, Ashland, Missouri, to purchase the assets and assume the liabilities of the Prairie Home branch of Citizens Bank & Trust Company, Prairie Home, Missouri, and to retain the acquired facility as a branch.	Newspaper:	Not available Federal Register: Not applicable
MOUNT STERLING BANCORP, INC	CIC	Notice by Ed Teefey, Mount Sterling, Illinois, to increase control of Mount Sterling Bancorp, Inc., Mount Sterling, Illinois.	Newspaper:	11/29/2006 Federal Register: Not available
THE MCGHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas, to become a bank holding company by acquiring up to 28 percent of Southeast Financial Bankstock Corporation, McGehee, Arkansas, and thereby indirectly acquire McGehee Bank, McGehee, Arkansas.	Newspaper:	12/01/2006 Federal Register: 12/01/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ALERUS FINANCIAL CORPORATION	* 3A3	Alerus Financial Corporation, Grand Forks, North Dakota, to acquire 100 percent of Alerus Interim, National Association, Minnetonka, Minnesota, which will be merged with Stanton Trust Company, National Association, and the resulting institution will immediately thereafter be merged into Alerus Financial, National Association, Grand Forks, North Dakota.	Newspaper: Not available Federal Register: 12/01/2006
B & E INVESTMENTS, INC.,	* 3A3	B & E Investments Inc., (State Bank of Arcadia) Employee Stock Ownership Plan & Trust, Arcadia, Wisconsin, and B & E Investments, Inc., Bloomer, Wisconsin, propose to acquire 100% of John O. Melby & Co. Bank, Whitehall, Wisconsin.	Newspaper: Not available Federal Register: Not available
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
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: 11/30/2006 Federal Register: 11/21/2006
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: 12/04/2006 Federal Register: 11/17/2006
FULL SERVICE INSURANCE AGENCY, INC.	CIC	Change in control notice by Dennis Duane Haugen, Portland, North Dakota, to acquire 10 percent or more of the shares of Full Service Insurance Agency, Inc., Buxton, North Dakota and thereby indirectly acquire control of First State Bank, Buxton, North Dakota.	Newspaper: Not available Federal Register: Not available
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: 11/13/2006 Federal Register: 11/09/2006

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: 11/27/2006
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
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

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending November 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
ARMSTRONG BANCSHARES, INC.	CIC	Notification by Margaret Ann Farmer, Sallisaw, Oklahoma, to acquire control of Armstrong Bancshares, Inc., Muskogee, Oklahoma, parent of Armstrong Bank, Muskogee, Oklahoma.	Newspaper: Not available Federal Register: 11/22/2006
BANK OF NICHOLS HILLS	* Branch	Bank of Nichols Hills, to establish a branch at 7400 N. Western, both in Oklahoma City, Oklahoma.	Newspaper: Not available Federal Register: Not applicable
COMMERCE BANCORP, INC.	CIC	Notification by Tommy L. Daughtrey, Janice Fowler and Jerry Vaughn, all of Duncan, Oklahoma, as individuals and as trustees of the Commerce Bancorp, Inc. Employee Stock Ownership Plan (in formation), to acquire control of Commerce Bancorp, Inc., parent of Bank of Commerce, all of Duncan, Oklahoma.	Newspaper: Not available Federal Register: 11/24/2006
COMMUNITY BANCSHARES OF KANSAS, INC.	* 3A1	Community Bancshares of Kansas, Inc., Goff, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Nemaha Investment Company, Inc., Merriam, Kansas, parent of First State Bank of Goff, Goff, Kansas.	Newspaper: Not available Federal Register: 12/04/2006
IRONHORSE FINANCIAL GROUP, INC.	* 3A1 * 3A3	Ironhorse Financial Group, Inc., Norman, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Republic Bank & Trust, Norman, Oklahoma. Ironhorse Financial Group, Inc., to acquire 100 percent of the voting shares of Armstrong Bancshares, Inc., parent of Armstrong Bank, both in Muskogee, Oklahoma.	Newspaper: Not available Federal Register: 12/04/2006

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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- 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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BT HOLDINGS, INC.	* 3A1	BT Holdings, Inc., Quitman, Texas, to become a bank holding company by acquiring 100 percent of Quitman Bancorporation, Inc., Quitman, Texas, and indirectly acquire Quitman Bancorporation of Delaware, Inc., Wilmington, Delaware, and Bank Texas, National Association, Quitman, Texas.	Newspaper:	Not available
			Federal Register:	12/04/2006
FIRST STATE BANK	* Branch	First State Bank, Menard, Texas, to establish a branch to be located at 101 West San Saba, Menard, Texas 76859.	Newspaper:	11/16/2006
			Federal Register:	Not applicable
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:	11/27/2006

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.

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 11/06/2006 Federal Register: Not applicable
COUNTY BANK	* Branch	County Bank, Merced, California, to establish a branch facility at 1305 Main Street, Newman, California.	Newspaper: 11/03/2006 Federal Register: Not applicable
PLACER SIERRA BANK	* Branch	Placer Sierra Bank, Auburn, California, to establish a branch facility at 2051 Arena Boulevard, Sacramento, California.	Newspaper: 11/10/2006 Federal Register: Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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