
Federal Reserve Release



H.2

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

No. 45

Week Ending November 11, 2006

Bank Holding Companies

Capital One Financial Corporation, McLean, Virginia -- to acquire North Fork Bancorporation, Inc., Melville, New York; and its subsidiary banks, North Fork Bank, Mattituck; and Superior Savings of New England, National Association, Branford, Connecticut.

- Approved, November 7, 2006

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

San Francisco

Alta Alliance Bank, Oakland, California -- to establish a mobile branch courier service in the counties of Contra Costa, Alameda, and San Francisco.
- Approved, November 9, 2006

New York

Bank of Smithtown, Smithtown, New York -- to establish a branch at 1830 Route 112, Coram.
- Approved, November 9, 2006

San Francisco

County Bank, Merced, California -- to establish a branch at 1305 Main Street, Newman.
- Approved, November 8, 2006

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at 5500 Six Forks Road, Raleigh.
- Approved, November 8, 2006

Richmond

First Sentinel Bank, Richlands, Virginia -- to establish a branch at 801 South College Avenue, Bluefield.
- Approved, November 9, 2006

Kansas City

SolutionsBank, Overland Park, Kansas -- to establish a mobile branch to operate from its main office at 7401 West 135th Street.
- Approved, November 6, 2006

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to establish a branch at 12832 Coldwater Road, Fort Wayne, Indiana.
- Approved, November 10, 2006

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2952 Northeast 8th Street, Homestead, Florida; and 2400 West 60th Street, Hialeah.
- Approved, November 9, 2006

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- to establish a branch at 3177 Wears Valley Road, Sevierville.
- Approved, November 7, 2006

Chicago

Tower Bank & Trust Company, Fort Wayne, Indiana -- to establish a branch at 103 East Center Street, Warsaw.
- Approved, November 7, 2006

Bank Holding Companies

Kansas City

Adbanc, Inc., Ogallala, Nebraska -- to engage in making, acquiring, brokering, and servicing loans and other extensions of credit, particularly secondary market real estate loans through its subsidiary, Adams Mortgage, LLC, and through the acquisition of assets of Auer Mortgage Company, Inc., Colorado Springs, Colorado.
- Approved, November 7, 2006

San Francisco

Castle Creek Capital Partners III, L.P., Rancho Santa Fe, California; 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.; and LDF, Inc., Chicago, Illinois -- to acquire BB&T Bancshares Corp., Bloomingdale, and thereby acquire Bloomingdale Bank and Trust.
- Approved, November 9, 2006

Chicago

Dearborn Bancorp, Inc., Dearborn, Michigan -- to merge with Fidelity Financial Corporation of Michigan, Birmingham, and thereby acquire Fidelity Bank.
- Approved, November 10, 2006

Bank Holding Companies

Kansas City

First Miami Bancshares, Inc., Miami, Oklahoma -- to acquire up to 100 percent of the shares of Bank of Billings, Billings, Missouri.

- Approved, November 6, 2006

New York

Fort Orange Financial Corporation, Albany, New York -- to become a bank holding company and to acquire Capital Bank & Trust Company.

- Approved, November 9, 2006

New York

HSBC Holdings plc, London, United Kingdom; HSBC Overseas Holdings (UK) Limited; HSBC North America Holdings Inc., Wilmington, Delaware; HSBC Investments (North America) Inc.; HSBC North America Inc.; and HSBC USA Inc., Baltimore, Maryland -- to acquire HSBC Trust Company (Delaware), N.A., Wilmington, Delaware, on its conversion from a limited purpose non-depository trust bank to a full service bank.

- Approved, November 8, 2006

General Counsel

The Northern Trust Corporation, Chicago, Illinois -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, November 9, 2006

Kansas City

TriCentury Corporation, Overland Park, Kansas -- to become a bank holding company and to acquire Nine Tribes Bancshares, Inc., Quapaw, Oklahoma, and The Bank of Quapaw.

- Withdrawn, November 10, 2006

Bank Mergers

Chicago

Labe Bank, Chicago, Illinois -- to merge with Bloomingdale Bank and Trust, Bloomingdale, and thereby establish six branches.

- Approved, November 9, 2006

Change In Bank Control

Kansas City

Midwest Community Financial Corporation, Midwest City, Oklahoma -- change in bank control.

- Permitted, November 7, 2006

Competitive Factors Reports

St. Louis

Enterprise Trust Company, Clayton, Missouri, in organization -- report on competitive factors of the proposed receipt of the trust relationships of Enterprise Bank and Trust.

- Submitted, November 8, 2006

Kansas City

The First State Bank, Norton, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Plainville branch of The Stockton National Bank, Stockton.

- Submitted, November 7, 2006

Cleveland

The Park National Bank, Newark, Ohio -- report on competitive factors of the proposed merger with Anderson Bank Company, Cincinnati.

- Submitted, November 6, 2006

Extensions Of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to February 21, 2007, to acquire additional shares, to a maximum ownership of 20.96 percent, of Community Bancshares of Mississippi, Inc. and thereby acquire its subsidiaries, Community Bank of Amory, Amory; Community Bank of Mississippi, Forest; Community Bank, Meridian, Meridian; Community Bank, Ellisville, Mississippi, Ellisville; Community Bank, Coast, Biloxi; Community Bank, National Association, Memphis, Tennessee; First Lucedale Bancorp, Inc., Lucedale, Mississippi; and Community Bank, National Association.

- Granted, November 10, 2006

Extensions Of Time

Kansas City

Republic Corporation, Omaha, Nebraska -- extension to March 4, 2007, to become a bank holding company and to acquire United Republic Bank, a de novo bank.
- Granted, November 8, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending November 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
MAYFLOWER BANCORP, INC	3A1	Mayflower Bancorp, Inc., Middleboro, Massachusetts - section 3(a)(1) expedited notice to become a bank holding company by acquiring 100% of Mayflower Co-operative Bank, Middleboro, Massachusetts	Newspaper: Not applicable Federal Register: Not applicable
ROYAL BANK OF SCOTLAND PLC, THE	FBSEA	The Royal Bank of Scotland plc, Edinburgh, Scotland to establish a branch at 600 Steamboat Road, Greenwich, Connecticut pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

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 11, 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 branches, located at 2 South Orange Avenue, Orlando (Orange County), Florida (RSSD# 3489633) and 8885 S. Dadeland Boulevard, Miami (Miami-Dade County), Florida. (RSSD# 3489624)	Newspaper:	Not available
			Federal Register:	Not applicable
CITIBANK, N.A.	Investment	Prior Notice by Citibank, N.A. New York, New York for an investment in Akbank T.A.S., Istanbul, Republic of Turkey, through a joint venture under 12 CFR 211.9(f) of Regulation K, for investments made by COIC in excess of the general consent limit of 12 CFR 211.9(b)(3).	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York request approval to open and occupy a full-service branch to be located at 7918 Jones Branch Drive, McLean, Fairfax County, Virginia.	Newspaper:	11/19/2006
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* 18C * Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to merge M&T New Jersey Interim Bank, Palisades Park, New Jersey, with and into M&T Bank, Buffalo, New York, under Section 18(c) of the Federal Deposit Insurance Act and, incident thereto, under Section 9 of the Federal Reserve Act, to establish a branch in Palisades Park, New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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 11, 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
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 6173 Telegraph Road, Oakville, MO.	Newspaper:	11/11/2006
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 704 East Roosevelt Road, Glen Ellyn, IL.	Newspaper:	11/11/2006
			Federal Register:	Not applicable
SIR BARTON BANCORP, INC.	* 3A3	First Corbin Bancorp, Inc., Corbin, Kentucky, proposes to acquire Boone National Bank, Burlington, KY and the following bank holding companies and their subsidiary banks: Tri-County Bancorp, Inc., Corbin, KY (Tri-County National Bank, Corbin, KY); Laurel Bancorp, Inc., Corbin, KY (Laurel National Bank, London, KY); Williamsburg Bancorp, Inc., Corbin, KY (Williamsburg National Bank, Williamsburg, KY); Campbellsville Bancorp, Inc., Corbin, KY (Campbellsville National Bank, Campbellsville, KY); PRP Bancorp, Inc., Corbin, KY (PRP National Bank, Pleasure Ridge Park, KY); Somerset Bancorp, Inc., Corbin, KY (Somerset National Bank, Somerset, KY); and Green County Bancshares, Inc., Corbin, KY, (Deposit Bank & Trust, Greensburg, KY)	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATB HOLDINGS, LLC	* 3A1	ATB Holdings, LLC, Birmingham, Alabama, to become a bank holding company by acquiring 25 percent of the outstanding shares of Guardian Bancshares, Inc., and its subsidiary Alabama Trust Bank, N.A., both of Sylacauga, Alabama.	Newspaper:	Not available
			Federal Register:	Not available
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:	12/07/2006
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
Century Bancshares of Florida, Inc.	* 3A1	Century Bancshares of Florida, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Century Bank of Florida, both of Tampa, Florida.	Newspaper:	12/04/2006
			Federal Register:	Not available
FIRST AMERICA HOLDINGS CORPORATION	3A1	First America Holdings Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First America Bank, both of Osprey, Florida.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST NBC BANK HOLDING COMPANY	* 3A1	First NBC Bank Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of First NBC Bank, both of New Orleans, Louisiana.	Newspaper:	Not available
			Federal Register:	11/24/2006
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:	12/04/2006
			Federal Register:	12/07/2006
GUARDIAN BANCSHARES, INC.	* 3A1	Guardian Bancshares, Inc. (BHC), to become a bank holding company by acquiring 100 percent of the outstanding shares of Alabama Trust Bank, National Association, both of Sylacauga, Alabama (Bank). Bank will be merged with and into a wholly-owned interim banking subsidiary, Alabama Trust Interim National Bank, Sylacauga, Alabama, organized by BHC to facilitate the acquisition.	Newspaper:	12/10/2006
			Federal Register:	12/08/2006
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, and RFA Acquisition Company, Inc., Naples, Florida, 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:	12/06/2006
			Federal Register:	12/04/2006

* 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 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK IOWA	* Branch	Bank Iowa, Altoona, Iowa, to establish a branch facility to be located at 5525 Merle Hay Road, Suite 195, Johnston, Iowa.	Newspaper: 11/10/2006 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: 11/22/2006 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
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: 12/07/2006
LIBERTYVILLE BANK & TRUST COMPANY	* Branch	Libertyville Bank & Trust Company, Libertyville, Illinois, to establish a branch facility to be located at 229 East State Road, Island Lake, Illinois.	Newspaper: 11/13/2006 Federal Register: Not applicable
ORION BANCORPORATION, INC.	* 3A5	Orion Bancorporation, Inc., Orion, Illinois, to acquire 100 percent of the voting shares of First Mid-America Bancorp, Inc., Annawan, Illinois, and thereby indirectly acquire State Bank of Annawan, Annawan, Illinois.	Newspaper: Not available Federal Register: Not available
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: 11/25/2006 Federal Register: 11/30/2006

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
QCR HOLDINGS, INC.	* 3A3 Member * 18C * Branch	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, and the related applications by Farmers State Bank, Ridgeland, Wisconsin, to become a member of the Federal Reserve System, and Farmers State Bank, Ridgeland, Wisconsin, to merge with Rockford Bank and Trust Company, Rockford, Illinois, and thereby to establish a branch at 1133 Quail Court, Suite 100, Pewaukee, 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 collectively gain control of Wisconsin Bancshares, Inc., Kenosha, Wisconsin, and thereby indirectly acquire Banks of Wisconsin, Kenosha, Wisconsin. The Barnes Family will increase their percentage ownership from 9.5 percent to 11.4 percent as a result of Wisconsin Bancshares, Inc.'s conversion to Subchapter S status.	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

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 11, 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: 11/16/2006 Federal Register: 11/06/2006
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 FINANCIAL BANK	* Branch	First Financial Bank, El Dorado, Arkansas, to establish a branch facility to be located at 2300 East Main Street, El Dorado, Arkansas.	Newspaper: 11/18/2006 Federal Register: Not applicable
MAINSTREET BANK	* 18C * Branch	Mainstreet Bank, Ashland, Missouri, to purchase the assets and assume the liabilities of the Prairie Home, Missouri branch of Citizens Bank & Trust Company, Chillicothe, Missouri, and to retain the acquired facility as a branch.	Newspaper: 12/10/2006 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: 11/27/2006
PEOPLES-MARION BANCORP, INC.	CIC	Notice by Terry L. Bunnell, Glasgow, Kentucky; Gil R. Cowles, Rockfield, Kentucky; Vernon D. Landers, Jr., Glasgow, Kentucky; Brandon W. Morgan, Paducah, Kentucky; Billy B. Morgan, Benton, Kentucky; Roy D. Phillips, Marion, Kentucky; Patrick B. Ragan, Dickson, Kentucky; and Ted H. Williams, Dickson, Kentucky, as a group acting in concert, to gain control of Peoples-Marion Bancorp, Inc., Marion, Kentucky.	Newspaper: 12/11/2006 Federal Register: Not available

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 11, 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:	12/07/2006
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:	11/27/2006
			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:	11/01/2006
			Federal Register:	11/01/2006
FRANKLIN BANCORP, INC. DBA SUNRISE COMMUNITY BANKS	* 3A5	Franklin Bancorp, Inc., Saint Paul, Minnesota, to acquire 100 percent of University Financial Corp., Saint Paul, Minnesota, and thereby indirectly acquire University National Bank, Saint Paul, Minnesota.	Newspaper:	Not available
			Federal Register:	12/04/2006
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:	11/27/2006
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:	11/20/2006
			Federal Register:	11/27/2006

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
KIESTER INVESTMENTS, INC.	CIC	Change in control notice by Edward Kent Christian, Kiester, Minnesota, Edward T. Christian Revocable Trust, Edward Kent Christian and Edna Christian Co-trustees, Fred Friedrichsen, Glenville, Minnesota, Edna Evelyn Christian, Albert Lea, Minnesota, individually and as a group acting in concert 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: 11/22/2006 Federal Register: 11/13/2006
UNITED BANCORPORATION	* 3A5	United Bancorporation, Osseo, Wisconsin, to merge with Midwest Bancorporation, Billings, Montana.	Newspaper: 11/11/2006 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

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALFALFA COUNTY BANCSHARES, INC.	CIC	Notification by Byron Dirk Bagenstos, individually and as Trustee of the Byron Dirk Bagenstos 2002 Trust, to acquire control of Alfalfa County Bancshares, Inc., parent of ACB Bank, all of Cherokee, Oklahoma.	Newspaper:	11/30/2006 Federal Register: Not available
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. Notice by Armstrong Bancshares, Inc., Muskogee, Oklahoma, to redeem 42.30 percent of its outstanding common stock.	Newspaper:	11/23/2006 Federal Register: 11/22/2006
BANK OF COMMERCE, WETUMKA, OKLAHOMA, THE	Premises	The Bank of Commerce, Wetumka, Oklahoma, to increase its investment in bank premises in the amount of \$300,000.	Newspaper:	Not applicable Federal Register: Not applicable
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:	11/23/2006 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
FIRST COMMUNITY BANK	* Branch	First Community Bank, to establish a branch at 2160 W. Highway 50 and to relocate the head office to 715 Merchant, all in Emporia, Kansas.	Newspaper:	11/30/2006 Federal Register: Not applicable
FIRST NATIONAL BANK AND TRUST COMPANY OF MINDEN, THE	Member	First National Bank and Trust Company of Minden, Minden, Nebraska (to be known as First Bank and Trust Company), to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable Federal Register: Not applicable
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:	12/06/2006 Federal Register: 12/04/2006

* Subject to the provisions of the Community Reinvestment Act

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.

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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

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF THE WEST	* Branch	Bank of the West, El Paso, Texas, to establish a branch to be located at 4717 Hondo Pass Drive, El Paso, Texas 79904.	Newspaper: 11/24/2006 Federal Register: Not applicable
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: 12/01/2006 Federal Register: 12/04/2006
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: 11/25/2006 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.

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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 November 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
PACIFIC BUSINESS BANCORP	* 3A1 Member	Pacific Business Bancorp to become a bank holding company by acquiring 100 percent of Pacific Business Bank (in organization), both of Irvine, California. Pacific Business Bank (in organization), Irvine, California, to become a member of the Federal Reserve System.	Newspaper: 11/04/2006 Federal Register: 12/08/2006
PACIFIC PREMIER BANCORP	* 3A1	Pacific Premier Bancorp to become a bank holding company by acquiring 100 percent of Pacific Premier Bank, both of Costa Mesa, California.	Newspaper: 11/27/2006 Federal Register: 12/07/2006

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.

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- 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