
Federal Reserve Release



H.2

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

No. 46

Week Ending November 18, 2006

Reserve Bank Services

Federal Reserve Priced Services and Private Sector Adjustment Factor -- 2007 fee schedules for priced services and electronic access, and a private sector adjustment factor.

- Approved, November 14, 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

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 1699 North Woodland Boulevard, DeLand, Florida.
- Approved, November 16, 2006

Atlanta

Bank of St. Petersburg, Tampa, Florida -- to establish a branch at 3001 Cove Bend Drive.
- Approved, November 16, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 3025 El Camino Real, Tustin, California.
- Approved, November 14, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 1503 Eldridge Parkway, Houston, Texas; 8899 Katy Freeway, and 10489 Briar Forest Drive.
- Approved, November 14, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 28880 Lorain Road, North Olmstead.
- Approved, November 15, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1614 Washington Road, Upper St. Clair, Pennsylvania.
- Approved, November 15, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 6173 Telegraph Road, Oakville, Missouri.
- Approved, November 17, 2006

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 704 East Roosevelt Road, Glen Ellyn, Illinois.
- Approved, November 17, 2006

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at the intersection of Highway 16 and Cureton Parkway, Waxhaw.
- Approved, November 15, 2006

Secretary

First Community Bank, Taos, New Mexico -- to establish a branch at the southwest corner of Lohman Avenue and Foothills Road, Las Cruces.
- Approved, November 16, 2006

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 1740 Condor Lane, Green Bay.
- Approved, November 17, 2006

Atlanta

Orion Bank, Naples, Florida -- to establish a branch at 2150 Goodlette Road North.
- Approved, November 13, 2006

San Francisco

Placer Sierra Bank, Auburn, California -- to establish a branch at 2051 Arena Boulevard, Sacramento.
- Approved, November 15, 2006

Bank Holding Companies

Atlanta

1st Jackson Bancshares, Inc., Stevenson, Alabama -- to acquire The Peoples Bancshares, Inc., Sardis, Tennessee, and Peoples Bank.
- Approved, November 15, 2006

Bank Holding Companies

San Francisco

1st Pacific Bancorp, La Jolla, California -- to become a bank holding company and to acquire 1st Pacific Bank of California.
- Approved, November 16, 2006

Atlanta

American Banking Company, Moultrie, Georgia -- waiver of application in connection with the acquisition of Tri-County Bank, Trenton, Florida.
- Granted, November 16, 2006

Atlanta

Ameris Bancorp, Moultrie, Georgia -- to merge with Islands Bancorp, Beaufort, South Carolina, and thereby acquire Islands Community Bank, National Association.
- Approved, November 16, 2006

Kansas City

Arcadia Financial Corporation, Raymore, Missouri; and Community Bank of Pleasant Hill, Pleasant Hill, a de novo bank -- for Arcadia Financial Corporation to become a bank holding company and to acquire 52.26 percent of the shares of Community Bank of Pleasant Hill; for LoLyn Financial Corporation, Raymore, to acquire 60 percent of the shares of Arcadia Financial Corporation, and for Community Bank of Pleasant Hill to become a member of the Federal Reserve System.
- Approved, November 17, 2006

Atlanta

Central Financial Holdings, Inc., Tampa, Florida -- to become a bank holding company and to acquire Central Bank, a de novo bank.
- Approved, November 16, 2006

Atlanta

CPB Bancshares, Inc., Church Point, Louisiana -- to become a bank holding company and to acquire Church Point Bank and Trust Company.
- Approved, November 16, 2006

Bank Holding Companies

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire United Financial Holdings, Inc., Lisle, and thereby acquire United Community Bank of Lisle.
- Approved, November 17, 2006

Minneapolis

Heywood Bancshares, Inc., Northfield, Minnesota -- to become a bank holding company and to acquire The First National Bank of Northfield.
- Approved, November 16, 2006

St. Louis

Integra Bank Corporation, Evansville, Indiana -- waiver of application to acquire Prairie Financial Corporation, Bridgeview, Illinois; and for Prairie Bank and Trust Company to merge with Integra Bank National Association, Evansville.
- Granted, November 17, 2006

New York

Lehman Brothers Holdings Inc., New York, New York; Lehman Brothers Bancorp Inc.; and Lehman Brothers Bank, FSB, Wilmington, Delaware -- waiver of application in connection with the proposal for Lehman Brothers Bank, FSB to acquire Capital Crossing Bank, Boston, Massachusetts.
- Granted, November 13, 2006

Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan -- to acquire Valley Financial Corp., Caro, and thereby acquire Community Bank.
- Approved, November 15, 2006

Atlanta

Oglethorpe Bank Holding Company, Brunswick, Georgia -- to become a bank holding company and to acquire Oglethorpe Bank.
- Approved, November 17, 2006

San Francisco

Trans Pacific Bancorp, San Francisco, California -- to purchase loan participations from its subsidiary, Trans Pacific National Bank.
- Approved, November 16, 2006

Bank Holding Companies

Minneapolis

United Bancorporation, Osseo, Wisconsin -- to merge with Midwest Bancorporation, Billings, Montana.
- Approved, November 16, 2006

Kansas City

Valley View Bancshares, Inc., Overland Park, Kansas -- waiver of application in connection with the proposed merger of Security Bank of Kansas City, Kansas City, with First Community Bank.
- Granted, November 17, 2006

Bank Mergers

Kansas City

Citizens Security Bank & Trust Company, Bixby, Oklahoma -- to merge with The First Bank of Haskell, Haskell, and thereby establish a branch.
- Approved, November 16, 2006

Secretary

United Bank & Trust, Marysville, Kansas -- to purchase certain assets and assume certain liabilities of the branch of Armed Forces Bank, National Association, Fort Leavenworth, at 2000 North Tuttle Creek Boulevard, Manhattan, and establish a branch at that location.
- Approved, November 13, 2006

Bank Premises

Kansas City

The Bank of Commerce, Wetumka, Oklahoma; Wetumka, Oklahoma -- to increase its investment in bank premises.
- Approved, November 16, 2006

Change In Bank Control

Minneapolis

Commercial Bancshares, Inc., Bloomington, Minnesota -- change in bank control.
- Permitted, November 15, 2006

Change In Bank Control

Atlanta

United Community Bancshares, Inc., Gonzales, Louisiana -- change in bank control.
- Permitted, November 16, 2006

Competitive Factors Reports

Chicago

Community Bank of Dearborn, Dearborn, Michigan -- report on competitive factors of the proposed merger with Fidelity Bank, Birmingham.
- Submitted, November 13, 2006

Chicago

Northstar Bank, Bad Axe, Michigan -- report on competitive factors of the proposed merger with Community Bank, Caro.
- Submitted, November 17, 2006

Financial Holding Companies

Minneapolis

Dakota Community Bancshares, Inc., Hebron, North Dakota -- election to become a financial holding company.
- Effective, November 14, 2006

Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan -- election to become a financial holding company.
- Effective, November 14, 2006

International Operations

Director, BS&R

Wells Fargo Bank, National Association, San Francisco, California -- waiver of remainder of notification period to establish a branch in London, England.
- Granted, November 14, 2006

Membership

Kansas City

The First National Bank and Trust Company of Minden, Minden, Nebraska -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 17, 2006

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on October 24-25, 2006.

- Published, November 15, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 18, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCA INTESA S.P.A.	4c8	Banca Intesa S.p.A., Milan, Italy (?Intesa?) request to engage indirectly in certain nonbanking activities conducted thru Banca IMI Securities Corp. New York, New York, following the merger of Sanpaolo IMI S.p.A., Milan, Italy, with and into Intesa.	Newspaper: Not applicable Federal Register: Not available
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: 11/17/2006 Federal Register: Not applicable
BANK OF NOVA SCOTIA, THE	FBSEA	The Bank of Nova Scotia, Halifax, Canada, requests prior approval from the Board of Governors of the Federal Reserve System to establish a branch office in Houston, Texas, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Not available 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: 12/06/2006 Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending November 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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
LUZERNE NATIONAL BANK	Member	Luzerne National Bank, Luzerne, PA, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1945247	UNITED BK OF PHILADELPHIA, PHILADELPHIA, PENNSYLV	06/19/2006	11/09/2006	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending November 18, 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
FIRST CORBIN 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:	12/11/2006
OHIO STATE BANCSHARES, INC.	CIC	Notice of Change in Bank Control on behalf of Mr Thurman Mathews and Mrs Rose Marie Mathews. The Mathews' became the single largest shareholder group owning in excess of 10% of Ohio State Bancshares, Inc, Marion, Ohio.	Newspaper:	Not available
			Federal Register:	12/05/2006

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1017425	KILLBUCK SVG BK CO, KILLBUCK, OHIO	08/14/2006	10/30/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending November 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CHARTER BANK	* 18C * Branch	First Charter Bank, Charlotte, North Carolina, to merge with Gwinnett Banking Company, Lawrenceville, Georgia.	Newspaper:	Not available
			Federal Register:	Not applicable
RBC CENTURA BANK	* 18C * Branch	RBC Centura Bank, Raleigh, North Carolina, to acquire certain assets and assume certain liabilities of 39 branches of Regions Bank, Birmingham, Alabama.	Newspaper:	12/13/2006
			Federal Register:	Not applicable
VIRGINIA HERITAGE BANK	* Branch	Virginia Heritage Bank, Fairfax, Virginia, proposes to establish a branch at 13986 Metrotech Drive, Chantilly, Virginia.	Newspaper:	12/04/2006
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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

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

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
3019982	FREEDOM BK OF VIRGINIA, VIENNA, VIRGINIA	07/17/2006	10/09/2006	S	Small Bank
549826	PAMPLICO B&TC, PAMPLICO, SOUTH CAROLINA	06/26/2006	09/27/2006	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending November 18, 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:	12/02/2006 Federal Register: 12/11/2006
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:	12/04/2006 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
CAPITALSOUTH BANK	* Branch	CapitalSouth Bank, Birmingham, Alabama, to establish a branch located at 53 Hughes Road, Madison, Alabama.	Newspaper:	11/27/2006 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: 12/14/2006
FIRST FLORIDA BANK	* Branch	First Florida Bank, Naples, Florida, to establish a branch located at 16451 Health Park Commons Drive, Fort Myers, Florida, to be known as the First Florida Bank Health Park Office.	Newspaper:	11/30/2006 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:	12/08/2006 Federal Register: 11/24/2006
HANCOCK HOLDING COMPANY	* 3A3	Hancock Holding Company, Gulfport, Mississippi, to acquire 100 percent of the outstanding shares of Hancock Bank of Alabama, Mobile, Alabama (in organization).	Newspaper:	12/14/2006 Federal Register: 12/15/2006
MARINE BANK	* Branch	Marine Bank, Marathon, Florida, to establish a branch located at 100290 Overseas Highway, Key Largo, Florida.	Newspaper:	12/01/2006 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 12410 Fairwood Parkway, Bowie, Maryland, to be known as the Fairwood Green Safeway Office; and 24 Kent Town Market, Chester, Maryland, to be known as the Kent Towne Safeway Office.	Newspaper:	11/25/2006 Federal Register: Not applicable
WHITNEY HOLDING CORPORATION	* 3A5	Whitney Holding Company, New Orleans, Louisiana, to merge with Signature Financial Holdings, Inc., and thereby acquire its subsidiary, Signature Bank, both of St. Petersburg, Florida.	Newspaper:	Not available Federal Register: 12/08/2006

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta

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
861434	ALIANB BK, ALEXANDER CITY, ALABAMA	04/11/2005	10/09/2006	S	Large Bank
749635	AUBURNBANK, AUBURN, ALABAMA	07/17/2006	11/05/2006	S	Int Sm Bank
424035	FIRST AMER BK, BIRMINGHAM, ALABAMA	05/01/2006	11/09/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 11/26/2006 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: 12/01/2006 Federal Register: 12/07/2006
CENTURY BANCSHARES, INC.	4c8	Century Bancshares, Inc., Schaller, Iowa, to engage de novo in extending credit and servicing loans.	Newspaper: Not applicable Federal Register: Not applicable
FARMERS AND MECHANICS BANK, THE	* Branch	Farmers & Mechanics Bank, Galesburg, IL, to establish a mobile bank branch serving Peoria, Tazewell, Woodford, Knox, and Warren Counties all located in Illinois.	Newspaper: 11/30/2006 Federal Register: Not applicable
FIRST AMERICAN BANK	* 18C * Branch	First American Bank, Fort Dodge, Iowa, to merge with First American Bank, NA, Naples, Florida. As a result of this merger, all offices of First American Bank, NA, Naples, Florida, will become branches of First American Bank, Fort Dodge.	Newspaper: Not available Federal Register: Not applicable
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 1740 Condor Lane, Green Bay, Wisconsin.	Newspaper: 11/10/2006 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: 12/08/2006 Federal Register: 12/14/2006
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: 11/18/2006 Federal Register: 11/17/2006

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 18, 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: 12/02/2006 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.	Newspaper: Not available Federal Register: 11/21/2006

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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945941	BYRON BK, BYRON CENTER, MICHIGAN	07/10/2006	11/06/2006	S	Large Bank
689740	F&M BK-IA, MARSHALLTOWN, IOWA	07/17/2006	11/15/2006	S	Large Bank
1007846	FIRST MIDWEST BK, ITASCA, ILLINOIS	05/08/2006	10/30/2006	O	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 420 S. Elm, Jenks, Oklahoma.	Newspaper: 11/29/2006 Federal Register: Not applicable	
OHIO VALLEY NATIONAL BANK OF HENDERSON	Member Premises	Ohio Valley National Bank of Henderson, Henderson, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable	
OLD NATIONAL BANCORP	* 3A3	Old National Bancorp, Evansville, Indiana, to acquire 100 percent of St. Joseph Capital Corporation, Mishawaka, Indiana, and thereby indirectly acquire St. Joseph Capital Bank, Mishawaka, Indiana.	Newspaper: 12/18/2006 Federal Register: Not available	
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: 12/01/2006	
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

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 18, 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
FIRST SECURITY BANK OF MISSOULA	* 18C * Branch	First Security Bank of Missoula, Missoula, Montana, to merge with Citizens State Bank of Hamilton, Hamilton, Montana and incident thereto proposes to establish branches at 100 Main Street, Hamilton, Montana, and 297 Woodside Cutoff Road, Corvallis, Montana.	Newspaper: Not available Federal Register: Not applicable
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
GLACIER BANK	* 18C * Branch	Glacier Bank, Kalispell, Montana to merge with First Citizens Bank, N.A., Columbia Falls, Montana and incident thereto proposes to establish branches at 540 Nucleus, Columbia Falls, Montana and 490 Reserve Drive, Kalispell, Montana.	Newspaper: Not available Federal Register: Not applicable
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
MARQUETTE FINANCIAL COMPANIES	* 3A3	Marquette Financial Companies, Minneapolis, Minnesota, to acquire 100 percent of First Commerce Bank, Corpus Christi, Texas.	Newspaper: Not available Federal Register: 12/15/2006

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 18, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
WESTERN SECURITY BANK	* 18C * Branch	Western Security Bank, Billings, Montana, to merge with First Citizens Bank of Billings, Billings, Montana and incident thereto proposes to establish six branches.	Newspaper: Not available Federal Register: Not applicable

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.

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

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S = Satisfactory

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2999845	WESTERN SCTY BK, BILLINGS, MONTANA	07/24/2006	11/02/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 18, 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: 12/01/2006
BANK OF NICHOLS HILLS	* Branch	Bank of Nichols Hills, to establish a branch at 7400 N. Western, both in Oklahoma City, Oklahoma.	Newspaper: 11/20/2006 Federal Register: Not applicable
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

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
7456	BANK OF HARTINGTON, HARTINGTON, NEBRASKA	07/31/2006	11/01/2006	S	Small Bank
83450	CENTENNIAL BK W, FORT COLLINS, COLORADO	03/20/2006	09/07/2006	S	Large Bank
14258	JACKSON ST BK & TR, JACKSON, WYOMING	07/10/2006	10/11/2006	S	Int Sm 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 November 18, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
ONB BANCSHARES, INC.	* 3A1	ONB Bancshares, Inc., Ozona, Texas, to become a bank holding company by acquiring 100 percent of The Ozona National Bank, Ozona, Texas.	Newspaper: 12/15/2006 Federal Register: 12/15/2006

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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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
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2006	11/13/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 18, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
1867 WESTERN FINANCIAL CORPORATION	* 3A3	1867 Western Financial Corporation, Stockton, California, to acquire up to 9.9 percent of Pacific Business Bancorp, and thereby indirectly acquire shares of Pacific Business Bank, both of Irvine, California.	Newspaper: 12/15/2006 Federal Register: 12/15/2006
UNITED SECURITY BANK	* 18C	United Security Bank, Fresno, California, to merge with Legacy Bank, N.A., Campbell, California.	Newspaper: Not available Federal Register: Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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