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# Federal Reserve Release

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

*No. 47*

*Week Ending November 25, 2006*

### **Bank Holding Companies**

Regions Financial Corporation, Birmingham, Alabama -- commenter's request for reconsideration of the Board's approval of the application to acquire AmSouth Bancorporation and its subsidiary bank, AmSouth Bank.

- Denied, November 22, 2006

### **Regulations And Policies**

Electronic Fund Transfers (Regulation E) -- publication for comment of an amendment to create an exception from the terminal receipt requirement for small-dollar transactions (Docket No. R-1270).

- Approved, November 22, 2006

Electronic Fund Transfers (Regulation E) -- final amendments to Regulation E and its official staff commentary regarding consumer authorization requirements for electronic collection of returned item fees (Docket No. R-1265).

- Approved, November 22, 2006

### **Enforcement**

United National Corporation, Sioux Falls, South Dakota, First Premier Bank, and Premier Bankcard, Inc. -- written agreement dated September 23, 2003, terminated November 17, 2006.

- Announced, November 22, 2006

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

St. Louis

First Financial Bank, El Dorado, Arkansas -- to establish a branch at 2300 East Main Street.

- Approved, November 22, 2006

Dallas

First State Bank, Menard, Texas -- to establish a branch at 101 West San Saba Avenue.

- Approved, November 21, 2006

Chicago

Libertyville Bank & Trust Company, Libertyville, Illinois -- to establish a branch at 229 East State Road, Island Lake.

- Approved, November 20, 2006

Kansas City

Peoples Bank, Lawrence, Kansas -- to establish a branch at 3045 Iowa Street.

- Approved, November 20, 2006

Kansas City

Peoples Bank, Lawrence, Kansas -- to establish a branch at 7300 Jefferson Street, Northeast, Albuquerque, New Mexico.

- Approved, November 20, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 929 West 36th Street, Baltimore, Maryland.

- Approved, November 21, 2006

**Bank Holding Companies**

Atlanta

Atlantic Southern Financial Group, Inc., Macon, Georgia -- to merge with Sapelo Bancshares, Inc., Darien, and thereby acquire Sapelo National Bank.

- Approved, November 20, 2006

### **Bank Holding Companies**

#### Chicago

Bankers' Bancorp, Inc., Springfield, Illinois -- to acquire shares of Bankers' Banc Investment Services, LLC, St. Louis, Missouri; acquire shares of First St. Louis Capital Markets, Inc. and First St. Louis Securities, Inc.; and thereby engage in securities brokerage, private placement services, and underwriting government obligations and money market instruments.

- Approved, November 24, 2006

#### Secretary

Belvedere Capital Fund II L.P., San Francisco, California, and Belvedere Capital Partners II LLC -- to acquire up to 15.1 percent of the shares of BenefitStreet, Inc., San Ramon, and engage in providing investment advisory and employee benefit consulting services.

- Approved, November 21, 2006

#### New York

Community Bank System, Inc., Dewitt, New York -- waiver of application in connection with the proposed merger with ONB Corporation, Clifton Springs.

- Granted, November 20, 2006

#### Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire Bank USA, National Association, Phoenix, Arizona, on its conversion from a federal savings bank to a national bank.

- Approved, November 21, 2006

#### Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire Pacific National Bank, San Francisco, California, on its conversion from a state bank to a national bank.

- Approved, November 21, 2006

#### Chicago

First Internet Bancorp, Indianapolis, Indiana -- to acquire Landmark Financial Corporation and thereby acquire Landmark Savings Bank and Landmark Mortgage Company, and engage in the operation of a savings association and in lending activities.

- Approved, November 20, 2006

### **Bank Holding Companies**

#### Boston

Hampden Bancorp, MHC, Springfield, Massachusetts -- to acquire Hampden Bank in connection with the reorganization of Hampden Bancorp, MHC from a mutual to a stock structure.

- Approved, November 24, 2006

#### Dallas

Patriot Bancshares, Inc., Houston, Texas -- to acquire by merger Northeast Bancshares, Inc., Mesquite, and thereby acquire Northeast Bancshares-Delaware, Inc., Wilmington, Delaware, and Northeast National Bank, Mesquite.

- Approved, November 22, 2006

#### Chicago

Petefish, Skiles Bancshares, Inc., Virginia, Illinois -- to acquire Chandlerville Bancshares, Inc., Chandlerville, and thereby acquire Peoples State Bank of Chandlerville.

- Approved, November 22, 2006

#### Richmond

TransCommunity Financial Corporation, Glen Allen, Virginia -- to acquire Bank of Rockbridge, Lexington, a de novo bank.

- Approved, November 22, 2006

### **Bank Mergers**

#### St. Louis

Arvest Bank, Fayetteville, Arkansas -- to merge with Caney Valley National Bank, Caney, Kansas, and retain the acquired facility as a branch.

- Approved, November 20, 2006

### **Competitive Factors Reports**

#### Chicago

First Internet Bank of Indiana, Indianapolis, Indiana -- report on competitive factors of the proposed merger with Landmark Savings Bank.

- Submitted, November 21, 2006

### **Competitive Factors Reports**

#### San Francisco

Lewiston State Bank, Lewiston, Utah -- report on competitive factors of the proposed merger with Lewiston State Bank of Idaho, Preston, Idaho.  
- Submitted, November 20, 2006

#### Chicago

Park National Bank, Chicago, Illinois -- report on competitive factors of the proposed merger with United Community Bank of Lisle, Lisle.  
- Submitted, November 20, 2006

### **Extensions Of Time**

#### Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma -- extension to February 28, 2007, to acquire up to 40 percent of the shares of Citizens Bancshares, Inc., parent of Citizens Bank of Edmond.  
- Granted, November 20, 2006

#### Chicago

Iowa State Bank, Wapello, Iowa -- extension to February 23, 2007, to establish a branch at 1403 South Roosevelt Avenue, Burlington.  
- Granted, November 21, 2006

#### Secretary

Payment System Risk Policy -- extension to March 15, 2007, of the comment period on the consultation paper on management of intraday liquidity, credit, and operational risks associated with Fedwire funds transfers and related transactions (Docket No. OP-1257).  
- Approved, November 21, 2006

#### Philadelphia

Pocono Community Bank, Stroudsburg, Pennsylvania -- extension to November 19, 2007, to establish a branch at Route 611, Swiftwater.  
- Granted, November 22, 2006

### **Extensions Of Time**

#### Cleveland

Sky Financial Group, Inc., Bowling Green, Ohio -- extension to February 24, 2007, to acquire up to 9.99 percent of the shares of LNB Bancorp, Lorain.

- Granted, November 24, 2006

#### Minneapolis

TCF Financial Corporation, Wayzata, Minnesota -- extension to January 27, 2007, to acquire TCF National Bank Arizona, Mesa, Arizona, a de novo bank.

- Granted, November 21, 2006

### **Financial Holding Companies**

#### Kansas City

FirstBank Holding Company, Lakewood, Colorado -- election to become a financial holding company.

- Effective, November 24, 2006

#### Cleveland

Monitor Bancorp, Inc., Big Prairie, Ohio -- election to become a financial holding company.

- Effective, November 22, 2006

### **Membership**

#### Richmond

Bank of Rockbridge, Lexington, Virginia -- to become a member of the Federal Reserve System.

- Approved, November 22, 2006

#### Philadelphia

Luzerne National Bank, Luzerne, Pennsylvania -- to retain membership in the Federal Reserve System.

- Approved, November 21, 2006

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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**

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

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

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

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

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

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

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

**CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)**

Institution	Location
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**District: 2****Federal Reserve Bank of New York****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 12/08/2006
BANK OF NOVA SCOTIA, THE	FBSEA	The Bank of Nova Scotia, Halifax, Canada ("Nova Scotia"), requests prior approval from the Board of Governors of the Federal Reserve System to upgrade Nova Scotia's representative office to 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

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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NONE					

#### CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)

Institution	Location
BANCO POPULAR NORTH AMER	NEW YORK, NEW YORK

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
EHPW Acquisition Company	* 3A1 * 3A5	EHPW Acquisition Company, Harrisburg, PA, to form a bank holding company by acquiring Vartan National Bank, Harrisburg, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act. In addition, EHPW Acquisition Company, Harrisburg, PA, to acquire Vartan Financial Corporation, Harrisburg, PA, pursuant Section 3(a)(5) of the Bank Holding Company Act.	Newspaper: 12/26/2006 Federal Register: Not available

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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

#### CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)

Institution	Location
BANK OF LANDISBURG	LANDISBURG, PENNSYLVANIA
LEBANON VALLEY FARMERS BK	LEBANON, PENNSYLVANIA
NEW CENTURY BK	PHOENIXVILLE, PENNSYLVANIA

**District: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A5	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire 100 percent of Mercantile Bankshares Corporation, Baltimore, Maryland, and thereby indirectly acquire Marshall National Bank and Trust Company, Marshall, Virginia, The National Bank of Fredricksburg, Fredricksburg, Virginia, The Annapolis Banking and Trust Company, Annapolis, Maryland, Mercantile Eastern Shore Bank, Kent, Maryland, Westminster Union Bank, Carroll, Maryland, Mercantile County Bank, Cecil, Maryland, Mercantile Southern Maryland Bank, Leonardtown, Maryland, The Citizens National Bank, Laurel, Maryland, Mercantile Peninsula Bank, Selbyville, Delaware, Farmers & Mechanics Bank, Frederick, Maryland, and Mercantile-Safe Deposit and Trust Company, Baltimore, Maryland.	Newspaper: Not available Federal Register: Not available

## District: 4

### Federal Reserve Bank of Cleveland

#### 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 First Quarter of 2007 (January 1, 2007 - March 31, 2007)

Institution	Location
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**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST CHARTER BANK	* 18C * Branch	First Charter Bank, Charlotte, North Carolina, to merge with Gwinnett Banking Company, Lawrenceville, Georgia.	Newspaper: 12/16/2006 Federal Register: Not applicable
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, proposes to establish a branch at 5225 Providence Road, Virginia Beach, Virginia.	Newspaper: 12/05/2006 Federal Register: Not applicable



## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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

#### CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)

Institution	Location
BANK OF FLOYD	FLOYD, VIRGINIA
BANK OF THE COMMONWEALTH	NORFOLK, VIRGINIA
FARMERS BK WINDSOR VA	WINDSOR, VIRGINIA
FOUR OAKS B&TC	FOUR OAKS, NORTH CAROLINA
HOMETOWN BK	ROANOKE, VIRGINIA
NBRS FNCL	RISING SUN, MARYLAND
OLD LINE BK	BOWIE, MARYLAND
SECURITY ONE BK	BAILEYS CROSSROADS, VIRGINIA
VIRGINIA BUS BK	RICHMOND, VIRGINIA
VIRGINIA HEARTLAND BK	FREDERICKSBURG, VIRGINIA
VIRGINIA HERITAGE BK	FAIRFAX, VIRGINIA

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAJA DE AHORROS DE VALENCIA, CASTELLON Y ALICANTE, BANCAJA	FBSEA	Caja de Ahorros de Valencia, Castellon y Alicante (Bancaja), Valencia, Spain, to convert an international agency to a branch office in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST FEDERAL BANCORP	CIC	First Federal Bancorp, prior change in control notice filed by Brenda Morris Griner, to acquire an additional 3.37 percent of the outstanding shares of First Federal Bancorp and its subsidiary, First Southern Bank, all of Columbia, Mississippi. Total ownership will equal 17.33 percent.	Newspaper:	12/13/2006
			Federal Register:	12/12/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3502 Avalon Park West BV, Orlando, Florida, to be known as the Avalon Park Office.	Newspaper:	12/02/2006
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9360 Navarre Parkway, Navarre, Florida, to be known as the Navarre Wal-Mart Office.	Newspaper:	11/30/2006
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3968 Wedgewood Lane, The Villages, Florida, to be known as the Villages Wal-Mart Office.	Newspaper:	12/01/2006
			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:	12/06/2006
			Federal Register:	12/08/2006

**District: 6**  
**Federal Reserve Bank of Atlanta**

**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 First Quarter of 2007 (January 1, 2007 - March 31, 2007)**

Institution	Location
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**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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
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: 11/20/2006 Federal Register: 11/21/2006

## District: 7

### Federal Reserve Bank of Chicago

#### Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
210434	NORTHERN TC, CHICAGO, ILLINOIS	05/15/2006	11/09/2006	O	Large Bank
268846	VALLEY RIDGE BK, KENT CITY, MICHIGAN	07/31/2006	11/20/2006	S	Small Bank

#### CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)

Institution	Location
AMES CMNTY BK	AMES, IOWA
BANK IA	CLARINDA, IOWA
BANK OF OAKFIELD	OAKFIELD, WISCONSIN
CITY ST BK	OGDEN, IOWA
HOME T&SB	OSAGE, IOWA
LOGAN CTY BK	LINCOLN, ILLINOIS
OSB CMNTY BK	BROOKLYN, MICHIGAN
TOWER B&TC	FORT WAYNE, INDIANA
TOWN & CNTRY BK	BUFFALO, ILLINOIS
TOWN & CNTRY BK SPRINGFIELD	SPRINGFIELD, ILLINOIS
UNION B&TC	EVANSVILLE, WISCONSIN
UNITED CMNTY BK LISLE	LISLE, ILLINOIS

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
LINCO Bancshares, Inc.	* 3A1	LINCO Bancshares, Inc., St. Louis, Missouri, to become a bank holding company by acquiring 100 percent of Centennial Bancshares, Inc., Elsberry, Missouri, and thereby indirectly acquire Bank of Lincoln County, Elsberry, Missouri.	Newspaper: Not available Federal Register: Not available
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: 12/18/2006

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

**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 First Quarter of 2007 (January 1, 2007 - March 31, 2007)**

Institution	Location
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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/02/2006
			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:	12/08/2006
			Federal Register:	12/07/2006
BELLE FOURCHE BANCSHARES, INC.	CIC	Retroactive notice by the Davis Trusts, trustees Pioneer Bank & Trust, Belle Fourche, South Dakota, and Earl A. Davis, Rapid City, South Dakota; Earl A. Davis individually; the Florence E. Davis Credit Equivalency Trust, trustees Pioneer Bank & Trust, Belle Fourche, South Dakota, and Arthur H. Davis, Rapid City, South Dakota; the EL Davis Trust, trustees Earl A. Davis and Loretta L. Davis, both of Rapid City, South Dakota; Terry C. Davis and Elly R. Davis, both of Fair Oaks, California, a group acting in concert, to gain control of Belle Fourche Bancshares, Inc., Spearfish, South Dakota, and thereby indirectly gain control of Pioneer Bank & Trust, Belle Fourche, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available
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:	11/24/2006
			Federal Register:	11/27/2006



**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 11/22/2006 Federal Register: 11/13/2006
L & M BANCSHARES, INC.	CIC	Notice by Walter G. Fries, Wabasha, Minnesota; Raymond B. Pinson, Del Ray Beach, Florida; Kenneth D. Myers, Apple Valley, Minnesota; GLA Investments, L.L.C., Lakeville, Minnesota; AMSIE Enterprise, LLC, Minnetonka, Minnesota; Nancy Ludwig and Francis N. Ludwig, Apple Valley, Minnesota; Richard B. Lambert, Jr., Apple Valley, Minnesota; Russell S. Sampson, Prior Lake, Minnesota; Curtis A. Sampson, Hector, Minnesota; Craig Potts, Henderson, Nevada; Brett D. Reese, Northfield, Minnesota; S & L Investments, LLP, Bloomington, Minnesota; Savage Capitalists, LLP, Bloomington, Minnesota; Pershing LLC FBO Richard D. Estenson IRA, Northfield, Minnesota; Charles and Cindy Beske, Lakeville, Minnesota; Brian Bauer, Garvin, Minnesota; and Severson Family Limited Partnership, Lakeville, Minnesota, acting as a group in concert to gain control of L&M Bancshares, Inc., Shakopee, Minnesota, and thereby indirectly gain control of Northwest Community Bank, Champlin, Minnesota.	Newspaper: Not available Federal Register: Not available

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
M & H FINANCIAL SERVICES, INC.	CIC	Change in control notice by Garry D. Peterka, Miller, South Dakota and Dan R. Peterka, Eden Prairie, Minnesota, individually and as part of a group acting in concert with Tom J. Peterka, Miller, South Dakota, Judy K. Dylla, Littleton, Colorado, Jerry A. Peterka, Miller, South Dakota, Kathy A. King, Apple Valley, Minnesota, Marianne D. Peterka, Miller, South Dakota, Gary P. King, Apple Valley, Minnesota, HoniAnn Peterka, Miller, South Dakota, Bernie G. Dylla, Littleton, Colorado, Lori A. Peterka, Miller, South Dakota, Patricia A. Friend Peterka, Eden Prairie, Minnesota, Howard J. Peterka, Miller, South Dakota, Susan A. King Borchardt, Castlerock, Colorado, Stephen J. King, Apple Valley, Minnesota, Brian P. King, Apple Valley, Minnesota, Mark J. Dylla, Littleton, Colorado, Ann M. Dylla, Littleton, Colorado, Jeffery D. Peterka, Eden Prairie, Minnesota, John A. Peterka, Eden Prairie, Minnesota, Kathryn M. Peterka, Eden Prairie, Minnesota, Michael T. Peterka, Miller, South Dakota, David J. Peterka, Miller, South Dakota, Ryan A. Peterka, Miller, South Dakota, Jena N. Peterka, Miller, South Dakota, Adam J. Peterka, Miller, South Dakota, Jordan D. Peterka, Miller, South Dakota, Darin M. Peterka, Miller, South Dakota, and Kristen N. Peterka, Miller, South Dakota to acquire 25 percent or more of the shares of M & H Financial Services, Inc., Miller, South Dakota, and thereby indirectly acquire control of First State Bank of Miller, Miller, South Dakota.	Newspaper: 12/08/2006 Federal Register: 12/15/2006
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
THE FIRST NATIONAL BANK IN WADENA EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A1 4c8	The First National Bank in Wadena Employee Stock Ownership Plan and Trust, Wadena, Minnesota, to become a bank holding company by acquiring 29.6% of the voting shares of FNB Acquisition Holding Corporation, Wadena, Minnesota, which proposes to become a bank holding company by acquiring 100% of The First National Agency of Wadena, Inc., Wadena, Minnesota, and thereby indirectly acquire The First National Bank in Wadena, Wadena, Minnesota. Through The First National Agency of Wadena, Inc., Wadena, Minnesota, applicants propose to engage in insurance agency activities in a town with a population not exceeding 5,000.	Newspaper: 12/18/2006 Federal Register: 12/26/2006

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

#### CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)

Institution	Location
AMERICAN ST BK OF GRYGLA	GRYGLA, MINNESOTA
COMMUNITY BK CORP	CHASKA, MINNESOTA
FIRST BK BALDWIN	BALDWIN, WISCONSIN
GRAND MARAIS ST BK	GRAND MARAIS, MINNESOTA
GRAND RAPIDS ST BK	GRAND RAPIDS, MINNESOTA
LAKE COUNTY BK	SAINT IGNATIUS, MONTANA
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN
ROOT RIVER ST BK	CHATFIELD, MINNESOTA
SECURITY BK MN	ALBERT LEA, MINNESOTA
STATE BK FNCL	LA CROSSE, WISCONSIN
STATE BK OF ALCESTER	ALCESTER, SOUTH DAKOTA

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish branches at 2460 F Road, Space 2, Grand Junction, Colorado; and at 100 West Colorado Avenue, Unit C, Telluride, Colorado.	Newspaper:	12/18/2006
			Federal Register:	Not applicable
COMMUNITY BANKSHARES, INC.	* 3A3	Community Bankshares, Inc., Greenwood Village, Colorado, to acquire 100 percent of the voting shares of Citizens Financial Corporation, parent of Citizens State Bank of Cortez, both in Cortez, Colorado.	Newspaper:	Not available
			Federal Register:	12/26/2006
INVESTMENT OPTS, LLC	* 3A1	Investment Opts, LLC, Wray, Colorado, to become a bank holding company through the acquisition of 60 percent of the voting shares of FarmBank Holding, Inc., parent of First FarmBank (in organization), both in Greeley, Colorado. FarmBank Holding, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of First FarmBank (in organization), both in Greeley, Colorado.	Newspaper:	Not available
			Federal Register:	Not available

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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
	NONE				

**CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)**

Institution	Location
1ST BK	EVANSTON, WYOMING
BANK OF BENNINGTON	BENNINGTON, NEBRASKA
BANK OF CHEROKEE CTY	HULBERT, OKLAHOMA
BANK OF KREMLIN	KREMLIN, OKLAHOMA
BANK OF NEWMAN GROVE	NEWMAN GROVE, NEBRASKA
BUTTE ST BK	BUTTE, NEBRASKA
CITIZENS BK	VELMA, OKLAHOMA
EXCHANGE B&TC	PERRY, OKLAHOMA
FIRST BETHANY BK & TR	BETHANY, OKLAHOMA
FIRST CMNTY BK	TAOS, NEW MEXICO
FIRST ST BK	ANADARKO, OKLAHOMA
SOLUTIONSBANK	OVERLAND PARK, KANSAS

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending November 25, 2006**

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

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)**

Institution	Location
FIRST B&TC	DAWSON, TEXAS
ONE WORLD BK	DALLAS, TEXAS
STATE BK TX	HOUSTON, TEXAS

\* Subject to the provisions of the Community Reinvestment Act



**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 25, 2006**

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

**CRA Examinations scheduled for First Quarter of 2007 (January 1, 2007 - March 31, 2007)**

Institution	Location
BANK OF HAWAII	HONOLULU, HAWAII
COUNTY BK	MERCED, CALIFORNIA
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA

\* Subject to the provisions of the Community Reinvestment Act