
Federal Reserve Release



H.2

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

No. 49

Week Ending December 9, 2006

Advisory Councils

Consumer Advisory Council -- appointment of ten new members and designation of Lisa Sodeika as Chair and Tony Brown as Vice Chair for 2007.

- Approved, December 5, 2006

Board Operations

Division of Reserve Bank Operations and Payment Systems -- appointment of Donald V. Hammond as Deputy Director and title change for Paul Bettge to Senior Adviser.

- Approved, November 28, 2006 (AC)

Regulations And Policies

Basel IA Capital Accord -- publication for comment of interagency revisions to the existing risk-based capital guidelines for institutions not using Basel II (Docket No. R-1238).

- Approved, November 22, 2006 (AC)

Commercial Real Estate -- final interagency Guidance on Concentrations in Commercial Real Estate Lending and Sound Risk Management Practices (Docket No. OP-1248).

- Approved, December 5, 2006

Financial Services Regulatory Relief Act -- interim amendments to Regulation O with request for comment to implement certain provisions of the act by eliminating certain insider lending reporting requirements (Docket No. R-1271).

- Approved, December 5, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 420 South Elm Street, Jenks, Oklahoma.
- Approved, December 4, 2006

Chicago

The Farmers and Mechanics Bank, Galesburg, Illinois -- to establish a mobile branch serving Peoria, Tazewell, Woodford, Knox, and Warren Counties.
- Approved, December 7, 2006

Kansas City

First Community Bank, Emporia, Kansas -- to establish a branch at 2160 West Highway 50 and to relocate the head office to 715 Merchant Street.
- Approved, December 7, 2006

Atlanta

First Florida Bank, Naples, Florida -- to establish a branch at 16451 Health Park Commons Drive, Fort Myers.
- Approved, December 6, 2006

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 7918 Jones Branch Drive, McLean, Virginia.
- Approved, December 7, 2006

Atlanta

Marine Bank, Marathon, Florida -- to establish a branch at 100290 Overseas Highway, Key Largo.
- Approved, December 7, 2006

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 5225 Providence Road, Virginia Beach.
- Approved, December 8, 2006

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3502 Avalon Park West BV, Orlando, Florida.

- Approved, December 6, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3968 Wedgewood Lane, The Villages, Florida.

- Approved, December 6, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 9360 Navarre Parkway, Navarre, Florida.

- Approved, December 6, 2006

Richmond

Virginia Heritage Bank, Fairfax, Virginia -- to establish a branch at 13986 Metrotech Drive, Chantilly.

- Approved, December 7, 2006

Bank Holding Companies

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas, and Arvest Holdings, Inc. -- waiver of application to acquire Caney Valley Bancshares, Inc., Caney, Kansas, in connection with the merger of Caney Valley National Bank and Arvest Bank, Fayetteville, Arkansas.

- Granted, December 4, 2006

Dallas

BT Holdings, Inc., Quitman, Texas -- to become a bank holding company and to acquire Quitman Bancorporation, Inc., and thereby acquire Quitman Bancorporation of Delaware, Inc., Wilmington, Delaware, and Bank Texas, National Association, Quitman, Texas.

- Approved, December 7, 2006

Bank Holding Companies

Secretary

Charter Bankshares, Inc., Eau Claire, Wisconsin -- to become a bank holding company and to acquire at least 90 percent of the shares of Charter Bank Eau Claire.
- Approved, December 4, 2006

Atlanta

Embassy Bancshares, Inc., Snellville, Georgia -- to become a bank holding company and to acquire Embassy National Bank, Lawrenceville, a de novo bank.
- Approved, December 8, 2006

Atlanta

First America Holdings Corporation, Osprey, Florida -- to become a bank holding company and to acquire First America Bank.
- Approved, December 5, 2006

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire Western Security Holding Co., Ltd., Scottsdale, Arizona, and Western Security Bank.
- Withdrawn, December 8, 2006

Atlanta

First NBC Bank Holding Company, New Orleans, Louisiana -- to become a bank holding company and to acquire First NBC Bank.
- Withdrawn, December 7, 2006

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to merge with Pine Bankshares, Inc., Pine City, and thereby acquire The First National Bank of Pine City.
- Approved, December 8, 2006

Chicago

Greene Investment Co., Jefferson, Iowa -- to merge with Audubon Investment Company, Carroll and to acquire Audubon State Bank, Audubon.
- Approved, December 7, 2006

Bank Holding Companies

Boston

Mayflower Bancorp, Inc., Middleboro, Massachusetts -- to become a bank holding company and to acquire Mayflower Co-operative Bank.

- Approved, December 8, 2006

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- to become a bank holding company and to acquire 28 percent of Southeast Financial Bankstock Corporation and thereby acquire McGehee Bank.

- Approved, December 7, 2006

Kansas City

Nodaway Valley Bancshares, Inc., Maryville, Missouri -- to acquire Exchange Bank, Mound City.

- Withdrawn, December 5, 2006

Chicago

PrivateBancorp, Inc., Chicago, Illinois -- to acquire The PrivateBank, N.A., Milwaukee, Wisconsin, a de novo bank.

- Approved, December 7, 2006

Chicago

QCR Holdings, Inc., Moline, Illinois -- to acquire Ridgeland Bancorp, Inc., Tony, Wisconsin, and Farmers State Bank, Ridgeland; for Farmers State Bank to become a member of the Federal Reserve System; and for Farmers State Bank to merge with Rockford Bank and Trust Company, Rockford, Illinois, and thereby establish a branch at 1133 Quail Court, Suite 100, Pewaukee, Wisconsin.

- Approved, December 8, 2006

Richmond

TrustAtlantic Financial Corporation, Raleigh, North Carolina -- to become a bank holding company and to acquire Millennia Community Bank, Greenville.

- Approved, December 6, 2006

Bank Holding Companies

St. Louis

Union County Bancshares, Inc., Anna, Illinois -- waiver of application to merge with The Jonesboro Banccompany, Inc., Jonesboro, in connection with the merger of The First National Bank of Jonesboro and Anna National Bank, Anna.
- Withdrawn, December 8, 2006

Secretary

West Valley Bancorp, Inc., Avondale, Arizona -- to become a bank holding company and to acquire West Valley National Bank, a de novo bank.
- Approved, December 5, 2006

Change In Bank Control

Kansas City

Commerce Bancorp, Inc., Duncan, Oklahoma -- change in bank control.
- Permitted, December 7, 2006

Minneapolis

Eden Valley Bancshares, Inc., Eden Valley, Minnesota -- change in bank control.
- Permitted, December 8, 2006

Extensions Of Time

Richmond

BCBank, Inc., Philippi, West Virginia -- extension to January 10, 2007, to establish a branch at 936 East Park Avenue, Fairmont.
- Granted, December 7, 2006

Director, BS&R

Fortis S.A./N.V., Brussels, Belgium, Fortis N.V., and Fortis Bank S.A./N.V. -- extension of time to conform or divest certain impermissible activities.
- Granted, December 5, 2006

Financial Holding Companies

Chicago

Arneson Bancshares, Inc., Clear Lake, Iowa -- election to become a financial holding company.
- Effective, December 6, 2006

International Operations

Director, BS&R

Citibank, N.A., Las Vegas, Nevada -- waiver of remainder of notification period to invest, through its subsidiary, Citibank Overseas Investment Corporation, New Castle, Delaware, in Akbank T.A.S., Istanbul, Republic of Turkey, and modification of the aggregate investment limit of Regulation K.

- Granted, December 8, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
1895 MHC	* 3A1 * 3A3	Application by 1895 MHC and 1895 Corp., both of Worcester, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Bay State Savings Bank, Worcester, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 01/05/2007
DANVERS BANCORP, INC.	* 3A3	Danvers Bancorp, Inc., Danvers, Massachusetts to acquire BankMalden, A Co-operative Bank, Malden, Massachusetts pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Not available Federal Register: 01/05/2007

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 December 9, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 December 9, 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 December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
C Financial Corporation	* 3A1	Application by C Financial Corporation, Columbus, Ohio, to become a bank holding company by acquiring 100% of the outstanding voting shares of Cooper State Bank, Columbus, Ohio, pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Newspaper: 01/03/2007 Federal Register: 01/04/2007
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: 11/20/2006 Federal Register: 11/22/2006
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 BANK, DELAWARE	Member	PNC Bank, Delaware, Wilmington, Delaware, to become a member of the Federal Reserve System	Newspaper: Not applicable Federal Register: Not applicable
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: 12/26/2006

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.

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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 December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAINSTREET BANK	* Branch	MainStreet Bank, Herndon, Virginia, propose to establish a branch at 4029 Chain Bridge Road, Fairfax, Virginia.	Newspaper:	12/16/2006
			Federal Register:	Not applicable
ROYAL BANK OF CANADA	FBSEA	Royal Bank of Canada, Montreal, Canada, to establish a state-licensed agency in Houston, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
SECOND BANK & TRUST	* 18C * Branch	Second Bank & Trust, Culpeper, Virginia, to merge with Virginia Heartland Bank, Fredericksburg, Virginia.	Newspaper:	01/10/2007
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC SOUTHERN FINANCIAL GROUP, INC.	* 3A3	Atlantic Southern Financial Group, Inc., Macon, Georgia, to acquire 100 percent of the outstanding shares of First Community Bank of Georgia, Roberta, Georgia.	Newspaper:	Not available Federal Register: 01/05/2006
CAIXANOVA-CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA	FBSEA	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to convert an international agency to a branch office in Miami, Florida.	Newspaper:	Not available Federal Register: Not applicable
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
IBERIABANK CORPORATION	* 3A3	IBERIABANK Corporation, Lafayette, Louisiana, to acquire 100 percent of the outstanding shares of Pulaski Investment Corporation, and thereby acquire its subsidiary, Pulaski Bank & Trust Company, both of Little Rock, Arkansas.	Newspaper:	01/02/2007 Federal Register: 01/02/2007
PIEDMONT COMMUNITY BANK GROUP, INC.	* 3A1	Piedmont Community Bank Group, Inc., Gray, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Piedmont Community Bank, Gray, Georgia.	Newspaper:	12/16/2006 Federal Register: 01/02/2007
SIGNATURE BANCSHARES, INC.	* 3A1	Signature Bancshares, Inc., Sandy Springs, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Signature Bank of Georgia, Dunwoody, Georgia.	Newspaper:	12/18/2006 Federal Register: 01/04/2007
SMARTBANK	Member	SmartBank, Pigeon Forge, Tennessee, to become a member of the Federal Reserve System.	Newspaper:	Not applicable Federal Register: Not applicable
USAMERIBANCORP, INC.	* 3A1	USAmeriBancorp, Inc., Largo, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of USAmeriBank, Largo, Florida (in organization).	Newspaper:	Not available Federal Register: Not available

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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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 December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN TRUST & SAVINGS BANK	* Branch	American Trust & Savings Bank, Dubuque, Iowa, to establish a branch facility to be located at 9350 University Avenue, West Des Moines, Iowa.	Newspaper:	12/14/2006 Federal Register: Not applicable
AMERICAN TRUST & SAVINGS BANK	* Branch	American Trust & Savings Bank, Dubuque, Iowa, to establish a branch facility to be located at 1600 University Avenue, Dubuque, Iowa.	Newspaper:	12/14/2006 Federal Register: Not applicable
AMERICAN TRUST & SAVINGS BANK	* Branch	American Trust & Savings Bank, Dubuque, Iowa, to establish a branch facility to be located at 4730 Asbury Road, Dubuque, Iowa.	Newspaper:	12/14/2006 Federal Register: Not applicable
FEB BANCSHARES, INC.	CIC	Notice by Geoffrey A. Sawtelle, Neshkoro, Wisconsin, to acquire greater than 25 percent of the common stock of FEB Bancshares, Inc., Neshkoro, Wisconsin, and thereby indirectly acquire Farmers Exchange Bank, Neshkoro, Wisconsin.	Newspaper:	Not available Federal Register: 12/27/2006
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
GREENE INVESTMENT CO.	* 3A3	Greene Investment Co., Jefferson, Iowa, to acquire 100 percent of Dunlap Corporation, Slater, Iowa, and thereby indirectly acquire South Story Bank & Trust, Slater, Iowa.	Newspaper:	Not available Federal Register: 12/29/2006
HEARTLAND BANCORP, INC.	* 4c8	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire 100 percent of the voting shares of First Federal Bancshares, Inc., Colchester, Illinois, and thereby indirectly acquire First Federal Bank, Colchester, Illinois, and thereby operate a savings association.	Newspaper:	Not available Federal Register: Not available
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch facility to be located at 203 East Liberty Street, Wheaton, Illinois.	Newspaper:	12/15/2006 Federal Register: Not applicable
P/R BANCORP	* 3A1	P/R Bancorp, Spartanburg, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Greensfork Township State Bank, Spartanburg, Indiana.	Newspaper:	Not available Federal Register: 01/02/2007

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 December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire up to 10.66 percent of Central Bank, Little Rock, Arkansas.	Newspaper: 01/07/2007 Federal Register: 01/05/2007
First American Financial Holdings, Inc.	* 3A1	First American Financial Holdings, Inc., Nashville, Tennessee, to become a bank holding company by acquiring 100 percent of Planters Bank of Tennessee, Maury City, Tennessee.	Newspaper: Not available Federal Register: Not available
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire up to 10.66 percent of Central Bank, Little Rock, Arkansas.	Newspaper: 01/06/2007 Federal Register: 01/05/2007
TYRONZA BANCSHARES	* 3A3	Tyronza Bancshares, Marked Tree, Arkansas, to acquire up to 7.10 percent of Central Bank, Little Rock, Arkansas.	Newspaper: 01/07/2007 Federal Register: 01/05/2007

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.

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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 December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BELLE FOURCHE BANCSHARES, INC.	CIC	Retroactive Change in Bank Control notice by Earl A. Davis, Rapid City, South Dakota, individually and as part of a group acting in concert with Davis Trusts, co-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, co-trustees Pioneer Bank & Trust, Belle Fourche, South Dakota, and Arthur H. Davis, Rapid City, South Dakota; the E.L. Davis Trust, co-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, 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: 12/15/2006 Federal Register: 12/20/2006
FIRST NATIONAL FINANCIAL SERVICES INC.	* 3A3	First National Financial Services, Inc., Elk River, Minnesota to acquire 100 percent of Maple Lake Bancorporation, Edina, Minnesota and thereby indirectly acquire Security State Bank of Maple Lake, Maple Lake, Minnesota.	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
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

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

Filer	Filing Type	Filing Proposal	End of Comment Period
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, Gary Anderson as general partner; AMSIE Enterprise, LLC, Minnetonka, Minnesota, Donald Eisma as general partner; 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, David Stueve as general partner; Savage Capitalists, LLP, Bloomington, Minnesota, David Stueve as general partner; 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, Larry Severson as general partner, 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: 12/20/2006
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 five 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.

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 December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/26/2006
			Federal Register:	12/26/2006
FIRST INDEPENDENT BANCORP, INC.	* 3A3	First Independent Bancorp, Inc., Chickasha, Oklahoma, to acquire 100 percent of the voting shares of Cyril State Bank, Cyril, Oklahoma.	Newspaper:	Not available
			Federal Register:	12/29/2006
FIRST STATE BANCORPORATION	* 3A3 * 18C * Branch	First State Bancorporation, Albuquerque, New Mexico, to acquire 100 percent of the voting shares of Front Range Capital Corporation, parent of Heritage Bank, both in Louisville, Colorado. First Community Bank, Taos, New Mexico, to merge with Heritage Bank, Louisville, Colorado, and incident thereto, to establish thirteen branches at 2775 Pearl Street and 1900 Ninth Street, both in Boulder; 811 South Public Road and 2695 North Park Drive, Suite 101, both in Lafayette; 1543 Wazee Street and 3850 York Street, both in Denver; 1020 Century Drive and 801 Main Street, both in Louisville; Erie, Broomfield, Longmont, Niwot, and Firestone, all in Colorado.	Newspaper:	Not available
			Federal Register:	01/05/2007
HERITAGE GROUP, INC.	4c8	Heritage Group, Inc., Aurora, Nebraska, proposes to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MACKEY BANCO, INC.	4c8	Mackey Banco, Inc., to engage in general insurance activities through the acquisition of Ansley Agency, Inc., both in Ansley, Nebraska.	Newspaper:	Not applicable
			Federal Register:	Not available
NEBRASKA BANKERS' BANK, NATIONAL ASSOCIATION	Member	Nebraska Bankers' Bank, Lincoln, Nebraska 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
NODAWAY VALLEY BANCSHARES, INC.	* 3A3	Nodaway Valley Bancshares, Inc., Maryville, Missouri, to acquire 100 percent of the voting shares of Exchange Bank, Mound City, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 9, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
PAWHUSKA FINANCIAL CORP.	CIC	Notification by Charles Patrick Larsh, Yucaipa, California; Jeffrey Scott Larsh, Indianapolis, Indiana; Lorene Stuart Larsh, Oklahoma City, Oklahoma; Steven Stuart Larsh, Libby, Montana; Mary Katherine McCarson, Kannapolis, North Carolina; Krista Marie Gomez, Arlington, Virginia; Thelma Stuart Stevens, Billings, Montana; Douglas Grant Stuart, Wagoner, Oklahoma; Douglas Grant Stuart, Jr., Austin, Texas; Elizabeth Allison Stuart, Silver Springs, Maryland; Ellen Rothermel Stuart, Dallas, Texas; Emily Anne Stuart, Columbia, Missouri; John Arthur Stuart, Jr., M.D., Dallas, Texas; John Arthur Stuart, III, Chandler, Arizona; Katherine Allison Stuart, West Lafayette, Indiana; Margaret Elizabeth Stuart, Chicago, Illinois; Monica Ann Stuart, Wagoner, Oklahoma; Sarah Rothermel Stuart, Nashville, Tennessee; as a group acting in concert; and Ellen Rothermel Stuart and John Arthur Stuart, Jr., M.D., both of Dallas, Texas; as individuals, to acquire control of Pawhuska Financial Corp., parent of First National Bank in Pawhuska, both in Pawhuska, Oklahoma.	Newspaper: 12/12/2006 Federal Register: 12/19/2006
REEVES BANCSHARES, INC.	CIC	Notification by Raymond E. Wooldridge, Dallas, Texas, to acquire control of Reeves Bancshares, Inc., Gould, Oklahoma, parent of Stockmans Bank, Altus, Oklahoma.	Newspaper: Not available Federal Register: 12/28/2006

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period
GULFPORT BANCSHARES OF DELAWARE, INC.	* 3A1	Gulfport Bancshares of Delaware, Inc., Wilmington, Delaware, to become a bank holding company by acquiring 100 percent of Gulfport Bancshares, Inc., Clute, Texas, and indirectly acquire Brazos National Bank, Richwood, Texas.	Newspaper: 01/03/2007 Federal Register: 12/29/2006
MS FINANCIAL, INC.	3A1	MS Financial, Inc., Kingwood, Texas, to become a bank holding company by acquiring 100 percent of Main Street Bank, Kingwood, Texas.	Newspaper: Not applicable Federal Register: Not applicable

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 December 9, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF WHITMAN	* Branch	Bank of Whitman, Colfax, Washington, to establish a branch facility at 303 Bridge Street, Clarkston, Washington.	Newspaper: 12/15/2006 Federal Register: Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act