
Federal Reserve Release



H.2

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

No. 52

Week Ending December 30, 2006

Publications

Adjustable Rate Mortgages -- revised Consumer Handbook on Adjustable Rate Mortgages (CHARM), issued jointly with the Office of Thrift Supervision.

- Announced, December 26, 2006

Regulations And Policies

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank" under the Community Reinvestment Act regulations (Docket R-1273).

- Announced, December 27, 2006

Enforcement

Canadian Imperial Bank of Commerce, Toronto, Ontario, Canada -- written agreement dated December 22, 2003, terminated December 22, 2006.

- Announced, December 27, 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

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish branches at 2460 F Road, Grand Junction; and 100 West Colorado Avenue, Telluride.

- Approved, December 26, 2006

San Francisco

Hanmi Bank, Los Angeles, California -- to establish a branch at 9759 Baseline Road, Rancho Cucamonga.

- Approved, December 28, 2006

Atlanta

Sun American Bank, Boca Raton, Florida -- to establish branches at 2160 West Atlantic Avenue, Delray Beach, and 11381 Prosperity Farms Road, Palm Beach Gardens, in the Prosperity Oaks assisted living facility.

- Approved, December 28, 2006

Atlanta

Sun American Bank, Boca Raton, Florida -- to establish a branch at 350 Southeast Second Street, Fort Lauderdale.

- Approved, December 28, 2006

Bank Holding Companies

Minneapolis

Alerus Financial Corporation, Grand Forks, North Dakota -- to acquire Alerus Interim, National Association, Minnetonka, Minnesota, in connection with the merger of Alerus Interim, National Association, and Stanton Trust Company, National Association, and the merger of the resulting institution with Alerus Financial, National Association, Grand Forks, North Dakota.

- Approved, December 22, 2006 (AC)

Bank Holding Companies

Atlanta

Highland Financial Services, Inc., Marietta, Georgia -- to become a bank holding company and to acquire Highland Commercial Bank.

- Approved, December 27, 2006

New York

M&T Bank Corporation, Buffalo, New York -- to make a public welfare investment as a limited partner in Enterprise Housing Partners XIV Limited Partnership, Columbia, Maryland.

- Approved, December 28, 2006

Chicago

Metropolitan Capital Bancorp, Inc., Chicago, Illinois -- to engage de novo in extending credit and servicing loans.

- Approved, December 28, 2006

San Francisco

NHB Holdings, Inc., Jacksonville, Florida -- to become a bank holding company and to acquire Volvo Commercial Credit Corp. of Utah, Salt Lake City, to be renamed Globility Bank.

- Approved, December 29, 2006

San Francisco

NHB Holdings, Inc., Jacksonville, Florida -- to engage de novo in mortgage lending activities through the acquisition of 50.1 percent of the shares of a limited liability company to be formed.

- Approved, December 29, 2006

Atlanta

Reserve Financial Associates, LLC, Columbus, Ohio; Sofia Financial Associates, LLC; Skilken Financial, LLC; and RFA Acquisition Company, Inc., Naples, Florida -- to become a multi-tiered bank holding company structure and to acquire Business Bank of Florida Corp., Melbourne, and Florida Business Bank.

- Approved, December 29, 2006

Bank Holding Companies

Director, BS&R

Wauwatosa Holdings, Inc., Wauwatosa, Wisconsin -- temporary relief from certain commitments.

- Granted, December 20, 2006 (AC)

Secretary

Zions Bancorporation, Salt Lake City, Utah -- waiver of application to acquire The Stockmen's Bancorp, Inc., Kingman, Arizona, and The Stockmen's Bank.

- Granted, December 27, 2006

Banks, National

Director, BS&R

KeyBank, National Association, Cleveland, Ohio -- to invest in excess of 10 percent of its capital and surplus in its agreement corporations, and waiver of remainder of notification period to make additional investments, through Key Equipment Finance International, Inc., Superior, Colorado, in Key Nova Scotia Funding Company, Halifax, Nova Scotia, Canada, and Key Canada Funding Ltd., Calgary, Alberta.

- Approved, December 18, 2006 (AC)

Change In Bank Control

Minneapolis

Belle Fourche Bancshares, Inc., Spearfish, South Dakota -- to retain control of Belle Fourche Bancshares, Inc.

- Permitted, December 28, 2006

Kansas City

Wilber Co., Wilber, Nebraska -- change in bank control.

- Permitted, December 29, 2006

Extensions Of Time

Kansas City

Colorado Community Bank, Yuma, Colorado -- extension to January 7, 2007, to establish a branch at 4625 Trail Boss Drive, Castle Rock.

- Granted, December 27, 2006

Extensions Of Time

St. Louis

United Citizens Bancorp, Inc., Columbia, Kentucky -- extension to March 29, 2007, to become a bank holding company and to acquire United Citizens Bank of Southern Kentucky, Inc.
- Granted, December 29, 2006

Regulations And Policies

Director, C&CA

Regulation C -- annual notice of the asset-size exemption threshold for depository institutions under the Home Mortgage Disclosure Act (Docket No. R-1275).
- Approved, December 20, 2006 (AC)

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending December 30, 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: 01/10/2007 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
Spencer MHC	* 3A1 * 3A3	Application by Spencer MHC and Spencer Mid-tier Holding Company, both of Spencer, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Spencer Savings Bank, Spencer, 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: 12/22/2006

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending December 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CALYON	FBSEA	Notice by Calyon, Paris, France for approval from the Board of Governors of the Federal Reserve System to establish an agency in Miami, Florida through the transfer of the activities of the existing Miami agency of its affiliate, Credit Lyonnais, Paris, France, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: 01/18/2007 Federal Register: Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York request to open and occupy a limited branch to be opened in the Park and ride lot on Millpond Parkway, Village of Monroe, Orange County, New York.	Newspaper: 01/05/2007 Federal Register: Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York request to open and occupy a limited branch at 2270 Erin Court, Lancaster, Lancaster County, Pennsylvania.	Newspaper: 01/12/2007 Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

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NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 30, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMUNITY BANKS, INC.	* 4c8	Community Banks, Inc., Harrisburg, PA, to acquire 100% of the voting shares of BUCS Financial Corp., Owings Mills, MD.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

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 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUMBERLAND VALLEY FINANCIAL CORPORATION	CIC	Notice by Jerry D. Greer to gain control of Cumberland Valley Financial Corporation, London, Kentucky, and indirectly gain control of Cumberland Valley National Bank & Trust	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Notice by Jerry D. Greer and Garth Rex Greer to gain control of, First National Financial Corporation, Manchester, Kentucky, and indirectly gain control of First National Bank, Manchester, Kentucky	Newspaper:	Not available
			Federal Register:	Not available
PARK NATIONAL CORPORATION	* 3A5	Park National Corporation, Newark, Ohio, to acquire 100 percent of Vision Bancshares, Inc., Panama City, Florida, and thereby indirectly acquire Vision Bank, Gulf Shores, Alabama, and Vision Bank, Panama City, Florida	Newspaper:	Not available
			Federal Register:	01/26/2007

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 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF AMERICA CORPORATION	* 3A5	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of U.S. Trust Corporation, New York, New York, and thereby indirectly acquire United States Trust Company, National Association, New York, New York.	Newspaper: 01/21/2007 Federal Register: 01/26/2007
COMMERCEFIRST BANK	* Branch	CommerceFirst Bank, Annapolis, Maryland, proposes to establish a branch at 485 Ritchie Highway, Severna Park, Maryland.	Newspaper: 01/15/2007 Federal Register: Not applicable
FIDELITY & TRUST BANK	* Branch	Fidelity & Trust Bank, Bethesda, Maryland, proposes to establish a branch at 130 Rollins Avenue, Unit 130, Rockville, Maryland.	Newspaper: 01/29/2007 Federal Register: Not applicable
SANDY SPRING BANCORP, INC.	* 3A3 * 18C * Branch	Sandy Spring Bancorp, Inc., Olney, Maryland, to acquire 100% of the voting securities of Potomac Bank of Virginia, Fairfax, Virginia.	Newspaper: 01/06/2007 Federal Register: 01/16/2007

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 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR COMMERCIAL BANK	Member	Anchor Commercial Bank, Juno Beach, Florida, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	01/13/2007 Not applicable
CENTERSTATE BANKS OF FLORIDA, INC.	* 3A5	CenterState Banks of Florida, Inc., Winter Haven, Florida, to merge with Valrico Bancorp, Inc., and thereby acquire its subsidiary, Valrico State Bank, both of Valrico, Florida.	Newspaper: Federal Register:	01/21/2007 01/29/2007
FINEMARK HOLDINGS, INC.	* 3A1	FineMark Holdings, Inc., Fort Myers, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of FineMark National Bank & Trust, Fort Myers, Florida (in organization).	Newspaper: Federal Register:	01/21/2007 01/22/2007
FIRST CITRUS BANCORPORATION, INC.	3A1	First Citrus Bancorporation, Inc., Tampa, Florida, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First Citrus Bank, Tampa, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch loaced at 101 Howland Boulevard, Deltona, Florida, to be known as the Deltona Wal-Mart Office.	Newspaper: Federal Register:	01/05/2007 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to estblish branches at the following locations: 1850 SW Gatlin Boulevard, Port St. Lucie, Florida, to be known as the Gatlin Boulevard Wal-Mart Office; and 8500 North Wickham Road, Viere, Florida, to be known as the Viera Wal-Mart Office.	Newspaper: Federal Register:	01/04/2007 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 980 Birmingham Road, Alpharetta, Georgia, to be known as the Birmingham Village Office.	Newspaper: Federal Register:	01/06/2007 Not applicable

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

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of Sunrise Community Bank (in organization), Palm Desert, California.	Newspaper:	Not available
			Federal Register:	Not available
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 8830 Spring Cypress Road, Spring, Harris County, Texas.	Newspaper:	12/26/2006
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1412 N. Rochester Road, Rochester Hills, Oakland County, Michigan.	Newspaper:	12/23/2006
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 25950 Pontiac Trail, South Lyon, Oakland County, Michigan.	Newspaper:	12/23/2006
			Federal Register:	Not applicable
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Urbana, Illinois, to merge with Main Street Trust, Inc., Champaign, Illinois, and thereby indirectly acquire Main Street Bank & Trust, Champaign, Illinois.	Newspaper:	01/04/2007
			Federal Register:	01/16/2007
LOTUS BANCORP, INC.	* 3A1	Lotus Bancorp, Inc., Novi, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Lotus Bank (in organization), Novi, Michigan.	Newspaper:	Not available
			Federal Register:	01/26/2007
MARSHALL & ILSLEY CORPORATION	* 3A5	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the outstanding capital stock of United Heritage Bankshares of Florida, Inc., Orlando, Florida, and thereby indirectly acquire United Heritage Bank, Orlando, Florida.	Newspaper:	Not available
			Federal Register:	01/22/2007
METROPOLITAN CAPITAL BANCORP, INC.	4c8	12-day Notice - Metropolitan Capital Bancorp, Inc., Chicago, Illinois, to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MILLENNIUM BANCORP, INC.	* 3A1	Millennium Bancorp, Inc., Morton Grove, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Millennium Bank (in organization), Des Plaines, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
STAR FINANCIAL GROUP, INC.	CIC	Notification by Thomas M. Marcuccilli and James C. Marcuccilli, both of Fort Wayne, Indiana and their immediate families to retain control of 18.5 percent of the outstanding shares of STAR Financial Group, Inc., Fort Wayne, Indiana, and indirectly STAR Financial Bank, Fort Wayne, Indiana.	Newspaper:	Not available
			Federal Register:	01/05/2007
WARREN BANK	* Branch	Warren Bank, Warren, Michigan, to establish a branch facility to be located at 55101 Shelby Road, Shelby Township, Michigan.	Newspaper:	12/20/2006
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ENTERPRISE FINANCIAL SERVICES CORP	* 3A3	Enterprise Financial Services Corp., Clayton, Missouri, to acquire 100 percent of Clayco Banc Corporation, DeSoto, Kansas, and thereby indirectly acquire Great American Bank, DeSoto, Kansas.	Newspaper: 01/31/2007 Federal Register: 01/26/2007
STIFEL FINANCIAL CORP.	* 3A1	Stifel Financial Corp., St. Louis, Missouri, to become a bank holding company by acquiring 100 percent of First Service Financial Company, St. Louis, Missouri, and thereby indirectly acquire FirstService Bank, Crestwood, Missouri.	Newspaper: Not available Federal Register: Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ADRIAN BUILDING CORPORATION	CIC	Notice by David A. Eickhoff, Adrian, Minnesota, to gain control of Adrian Building Corporation, Adrian, Minnesota, and thereby indirectly gain control of Adrian State Bank, Adrian, Minnesota.	Newspaper: 01/17/2007 Federal Register: 01/18/2007
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: 01/08/2007
FIRST SLEEPY EYE BANCORPORATION, INC.	* 3A3	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota to acquire 100 percent of Lake Benton Bancorporation, Inc., Sioux Falls, South Dakota and thereby indirectly acquire First Security Bank-Lake Benton, Lake Benton, Minnesota.	Newspaper: Not available Federal Register: 01/16/2007
MAHNOMEN BANCSHARES, INC.	CIC	Notice by Harley Allen Hanson, Mahnomen, Minnesota, to gain control of Mahnomen Bancshares, Inc., Mahnomen, Minnesota, and thereby indirectly gain control of First National Bank in Mahnomen, Mahnomen, Minnesota.	Newspaper: Not available Federal Register: 01/08/2007
MCVILLE FINANCIAL SERVICES, INC.	CIC	Notice by Dan L. Rorvig, McVile, North Dakota; Teresa L. Rorvig, McVile, North Dakota; Robert J. Fossum, Forest River, North Dakota; and Troy D. Olson, Cooperstown, North Dakota, acting as a group in concert to gain control of McVile Financial Services, Inc., McVile, North Dakota, and thereby indirectly gain control of Mcville State Bank, McVile, North Dakota.	Newspaper: Not available Federal Register: 01/16/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE VALLEY BAN CORP.	* 3A3	Blue Valley Ban Corp., to acquire 100 percent of the voting shares of Unison Bancorp, Inc., parent Western National Bank, both of Lenexa, Kansas.	Newspaper:	Not available Federal Register: 01/12/2007
COLUMBIAN FINANCIAL CORPORATION	* 3A3	Columbian Financial Corporation, Overland Park, Kansas, to acquire 100 percent of the voting shares of The Bank, Weatherford, Texas.	Newspaper:	Not available Federal Register: Not available
FARMERS BANK	* Branch	First Bank, Ault, Colorado, to establish a branch at 713 South LeMay, Fort Collins, Colorado.	Newspaper:	01/05/2007 Federal Register: Not applicable
FARMERS BANK OF LINCOLN	Premises	Farmers Bank of Lincoln, Lincoln, Missouri, to increase its investment in bank premises in the amount of \$69,725.	Newspaper:	Not applicable Federal Register: Not applicable
FARMERS STATE BANKSHARES, INC.	CIC	Notice by David E. Pfrang, Goff, Kansas, and Judy L. Georg, Sabetha, Kansas, to become members of a group acting in concert, to acquire control of Farmers State Bankshares, Inc., parent of Farmers State Bank, both in Circleville, Kansas.	Newspaper:	Not available Federal Register: 01/18/2007
FIRST FIDELITY BANCORP, INC.	CIC	Notification by Lynda L. Cameron, Wellington, Florida, to acquire control of First Fidelity Bancorp, Inc., parent of First Fidelity Bank, N.A., both in Oklahoma City, Oklahoma.	Newspaper:	Not available Federal Register: 01/08/2007
FIRST FIDELITY BANCORP, INC.	* 3A3	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Western Security Holding Co., Ltd., parent of Western Security Bank, both of Scottsdale, Arizona.	Newspaper:	01/03/2007 Federal Register: 12/28/2006
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
FIRST STATE BANK	* Branch	First State Bank, Picher, Oklahoma, to establish a branch at 101 North Mickey Mantle Boulevard, Commerce, Oklahoma.	Newspaper:	12/22/2006 Federal Register: Not applicable

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FRONTIER HOLDINGS, LLC	* 3A3	Frontier Holdings, LLC, Omaha, Nebraska, to acquire 100 percent of the voting shares of Pender State Bank, Pender, Nebraska. Frontier Management, LLC, Omaha, Nebraska, to acquire 100 percent of the voting shares of Pender State Bank, Pender, Nebraska, by virtue of its control of the affairs of Frontier Holdings, LLC, Omaha, Nebraska.	Newspaper: Not available Federal Register: 01/29/2007
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

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: 11
Federal Reserve Bank of Dallas
Filings received during the week ending December 30, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 30, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain control of 24.4 percent of First Chicago Bancorp, and thereby indirectly retain control of its subsidiary, First Chicago Bank & Trust, both of Chicago, Illinois.	Newspaper: Not available Federal Register: Not available
PRINEVILLE BANCORPORATION	CIC	Notice by Stuart J. Shelk, Jr., Linda S. Shelk, Clark J. Shelk Trust UA, Anne Marie Shelk Trust UA, and John B. Shelk Trust UA, Powell Butte, Oregon, to increase their ownership to 10.58 percent, collectively, in Prineville Bancorporation and thereby indirectly control its subsidiary, Community First Bank, both of Prineville, Oregon.	Newspaper: Not available Federal Register: 01/03/2007

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act