
Federal Reserve Release



H.2

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

No. 2

Week Ending January 13, 2007

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.

- Announced, January 9, 2007

Banks, Foreign

Granbanco, S.A., Bogota, Colombia -- request by Fondo de Garantias de Instituciones Financieras to establish a temporary trust to hold the shares of Bancafe International, Miami, Florida, an Edge corporation, in connection with the privatization of its parent company, Granbanco, S.A.

- Granted, December 18, 2006 (AC)

Regulations And Policies

Payments System Risk Policy -- revisions to modify the Board's expectations for systemically important payments and settlements systems subject to the Board's authority and update and clarify the policy with regard to central counterparties.

- Approved, January 11, 2007

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

Bank Branches, Domestic

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 8830 Spring Cypress Road, Spring, Texas; 1412 North Rochester Road, Rochester Hills, Michigan; and 25950 Pontiac Trail, South Lyon.
- Approved, January 10, 2007

Kansas City

Farmers Bank, Ault, Colorado -- to establish a branch at 713 South LeMay Avenue, Fort Collins.
- Approved, January 12, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 710 Olive Street.
- Approved, January 9, 2007

Secretary

First Community Bank, Taos, New Mexico -- to establish branches at 2 North Central Avenue, Suite 120, Phoenix, Arizona; and 1838 West Parkside Lane, Suite 115.
- Approved, January 11, 2007

Chicago

Premier Bank, Dubuque, Iowa -- to establish a courier service to serve Dubuque County.
- Approved, January 12, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 980 Birmingham Road, Alpharetta.
- Approved, January 10, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 1850 Southwest Gatlin Boulevard, Port St. Lucie, and 8500 North Wickham Road, Viera.
- Approved, January 10, 2007

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 101 Howland Boulevard, Deltona, Florida.
- Approved, January 10, 2007

Bank Holding Companies

Atlanta

Atlantic Southern Financial Group, Inc., Macon, Georgia -- to acquire First Community Bank of Georgia, Roberta.
- Approved, January 12, 2007

St. Louis

Bainum Bancorp II, Glenwood, Arkansas -- waiver of application to acquire Bainum Bancorp in connection with the merger of Bainum Bancorp's subsidiary, Arkansas Diamond Bank, with Diamond State Bank, Murfreesboro.
- Granted, January 12, 2007

Cleveland

C Financial Corporation, Columbus, Ohio -- to become a bank holding company and to acquire Cooper State Bank.
- Approved, January 11, 2007

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- to acquire up to 10.66 percent of the shares of Central Bank, Little Rock.
- Approved, January 12, 2007

Minneapolis

First National Financial Services Inc., Elk River, Minnesota -- to acquire Maple Lake Bancorporation, Edina, and thereby acquire Security State Bank of Maple Lake, Maple Lake.
- Approved, January 12, 2007

Chicago

Greene Investment Co., Jefferson, Iowa -- to acquire Dunlap Corporation, Slater, and thereby acquire South Story Bank & Trust.
- Approved, January 8, 2007

Bank Holding Companies

Dallas

Gulfport Bancshares of Delaware, Inc., Wilmington, Delaware -- to become a bank holding company and to acquire Gulfport Bancshares, Inc., Clute, Texas, and Brazos National Bank, Richwood.

- Approved, January 8, 2007

Atlanta

Hancock Holding Company, Gulfport, Mississippi -- to acquire Hancock Bank of Alabama, Mobile, Alabama, a de novo bank.

- Approved, January 12, 2007

Atlanta

IBERIABANK Corporation, Lafayette, Louisiana -- to acquire Pulaski Investment Corporation, Little Rock, Arkansas, and thereby acquire Pulaski Bank and Trust Company.

- Approved, January 9, 2007

Kansas City

Investment Opts, LLC, Wray, Colorado -- to become a bank holding company and to acquire 60 percent of the shares of FarmBank Holding, Inc., Greeley, parent of First FarmBank, a de novo bank; and for FarmBank Holding, Inc., to become a bank holding company and to acquire First FarmBank.

- Approved, January 12, 2007

St. Louis

Lonoke Bancshares, Inc., Lonoke, Arkansas -- to acquire up to 10.66 percent of the shares of Central Bank, Little Rock.

- Approved, January 12, 2007

Minneapolis

Montana Business Capital Corporation (to be known as Bancorp of Montana Holding Company), Missoula, Montana -- to become a bank holding company and to acquire Bank of Montana, a de novo bank; and to engage in commercial and residential loan origination activities.

- Withdrawn, January 10, 2007

Bank Holding Companies

St. Louis

Old National Bancorp, Evansville, Indiana -- to acquire St. Joseph Capital Corporation, Mishawaka, and thereby acquire St. Joseph Capital Bank.
- Approved, January 10, 2007

Chicago

P/R Bancorp, Spartanburg, Indiana -- to become a bank holding company and to acquire Greensfork Township State Bank.
- Approved, January 9, 2007

Atlanta

Piedmont Community Bank Group, Inc., Gray, Georgia -- to become a bank holding company and to acquire Piedmont Community Bank.
- Approved, January 9, 2007

Minneapolis

Platinum Bancorp, Inc., Oakdale, Minnesota -- to become a bank holding company and to acquire Platinum Bank, a de novo bank.
- Approved, January 12, 2007

New York

Sussex Bancorp, Franklin, New Jersey -- waiver of application in connection with the proposal by Sussex Bank to expand its operations into Pennsylvania.
- Granted, January 12, 2007

St. Louis

Tyronza Bancshares, Inc., Marked Tree, Arkansas -- to acquire up to 7.10 percent of the shares of Central Bank, Little Rock.
- Approved, January 12, 2007

St. Louis

White River Bancshares Company, Fayetteville, Arkansas -- waiver of application to acquire Brinkley Bancshares, Inc., Brinkley in connection with the merger of Bank of Brinkley with Signature Bank of Arkansas, Fayetteville.
- Withdrawn, January 10, 2007

Banks, Foreign

Director, BS&R

Caja de Ahorros de Valencia, Castellon y Alicante, Bancaja, Valencia, Spain -- waiver of remainder of notification period to upgrade its existing agency in Miami, Florida, to a branch.

- Granted, January 10, 2007

Change In Bank Control

Kansas City

Commerce Bankshares, Inc., Aurora, Colorado -- to retain control of Commerce Bankshares, Inc., parent of Commerce Bank.

- Permitted, January 12, 2007

Competitive Factors Reports

San Francisco

Globility Bank, Salt Lake City, Utah -- report on competitive factors of the proposed merger of Proficio Bank (formerly Globility Bank) with Volvo Commercial Credit Corp. of Utah.

- Submitted, January 8, 2007

Extensions Of Time

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to May 2, 2007, to increase its ownership from 44.80 percent to 49.67 percent of the shares of Prairieland Bancorp, Inc., and thereby increase its ownership of Farmers and Merchants State Bank of Bushnell.

- Granted, January 11, 2007

Richmond

SuffolkFirst Bank, Suffolk, Virginia -- extension to September 25, 2007, to establish a branch at Out-parcel #4, Hill Shopping Center, Bennet's Creek Crossing.

- Granted, January 10, 2007

Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to February 13, 2008, to establish a branch at 6210 Coral Ridge Drive, Coral Springs, Florida.

- Granted, January 9, 2007

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending January 13, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANGOR BANCORP, MHC	* 3A1	Bangor Bancorp, MHC, Bangor, Maine to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Bangor Savings Bank, Bangor, Maine, into a mutual bank holding company structure.	Newspaper: Not available Federal Register: 01/26/2007
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: 01/05/2007 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: 01/22/2007

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 January 13, 2007

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 January 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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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: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending January 13, 2007**

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
MIDDLEFIELD BANC CORP.	* 3A3	Middlefield Banc Corp., Middlefield, Ohio to acquire 100 percent of the voting shares of Emerald Bank, Dublin, Ohio	Newspaper:	01/27/2007
			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.

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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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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending January 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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1434826	BANKANNAPOLIS, ANNAPOLIS, MARYLAND	08/14/2006	11/23/2006	S	Int Sm Bank
790721	EVV, TAPPAHANNOCK, VIRGINIA	08/21/2006	12/14/2006	S	Large Bank
985620	PLANTERS B&TC OF VA, STAUNTON, VIRGINIA	09/18/2006	12/24/2006	S	Large Bank
8631	PLEASANTS CTY BK, SAINT MARYS, WEST VIRGINIA	09/25/2006	12/28/2006	S	Small Bank
1494240	RBC CENTURA BK, ROCKY MOUNT, NORTH CAROLINA	04/17/2006	12/06/2006	S	Large Bank
506922	SANDY SPRING BK, OLNEY, MARYLAND	08/07/2006	12/24/2006	S	Large Bank
693224	UNION B&TC, BOWLING GREEN, VIRGINIA	06/19/2006	10/24/2006	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending January 13, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
ATB MANAGEMENT, LLC	* 3A1	ATB Management, LLC, Birmingham, Alabama, to become a bank holding company by acquiring control of ATB Holdings, LLC, Birmingham, Alabama, and indirectly acquiring control of Alabama Trust Bank, N.A., Sylacauga, Alabama.	Newspaper: Not available Federal Register: 02/12/2007
FIRST CITIZENS FINANCIAL CORPORATION	* 3A1	First Citizens Financial Corporation, Dawsonville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Citizens Bank of Georgia, Dawsonville, Georgia (in organization).	Newspaper: 01/29/2007 Federal Register: Not available
FIRST COMMERCIAL BANK OF FLORIDA	* Branch	First Commercial Bank of Florida, Orlando, Florida, to establish a branch located at 800 Deltona Boulevard, Deltona, Florida, to be known as the West Volusia Office.	Newspaper: 01/19/2007 Federal Register: 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.

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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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 13, 2007**

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: 01/28/2007 Federal Register: 02/02/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 23718-B El Toro Road, Lake Forest, California.	Newspaper: Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 2500 E. Imperial Highway, Suite 190, Brea, California.	Newspaper: Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 10111 W. Adams Avenue, Suite 101, Huntington Beach, California.	Newspaper: Not available 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: 02/03/2007 Federal Register: 01/16/2007
GRANT COUNTY STATE BANCSHARES, INC, EMPLOYEES STOCK OWNERSHIP PLAN	* 3A3	Grant County State Bancshares, Inc. Employee Stock Ownership Plan, Swayzee, Indiana, to increase its ownership to 42 percent of the outstanding voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana, as a result of a stock redemption, and thereby increase its indirect ownership of Grant County State Bank, Swayzee, Indiana.	Newspaper: 01/31/2007 Federal Register: 02/05/2007
HENDRICKS COUNTY BANK AND TRUST COMPANY	* Branch	Hendricks County Bank and Trust Company, Brownsburg, Indiana, to establish a branch facility to be located at 963 North State Road 267, Avon, Indiana.	Newspaper: 02/05/2007 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: 02/02/2007
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: 01/05/2007 Federal Register: 01/05/2007
STATE CENTER FINANCIAL, INC.	4c8	State Center Financial, Inc., State Center, Iowa, to engage in extending credit and servicing loans, pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Not applicable Federal Register: 01/26/2007

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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87047	FIRST ST BK OF PORTER, PORTER, INDIANA	06/12/2006	01/08/2007	S	Small Bank
2533119	NORTHSIDE CMNTY BK, GURNEE, ILLINOIS	09/11/2006	01/05/2007	S	Large Bank
695349	TRI-CITY BK, BROWN CITY, MICHIGAN	09/11/2006	01/08/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
FAYETTE BANCORP, INC.	* 3A1	Heritage Bancorp, Inc., Mason, Tennessee, to become a bank holding company by acquiring 50 percent of Fayette Bancorp, Inc., Mason, Tennessee, and thereby indirectly acquire Mason Bancorp, Inc., Mason, Tennessee and Bank of Mason, Mason, Tennessee.	Newspaper: Not available Federal Register: Not available

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 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 January 13, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 01/09/2007 Federal Register: 01/16/2007
NORTHERN STAR FINANCIAL, INC.	CIC	Notice by Robert Donavon Weerts and Jennifer Lavon Weerts, both of Winnebago, Minnesota, to gain control of Northern Star Financial, Inc., Mankato, Minnesota, and thereby indirectly gain control of Northern Star Bank, Mankato, Minnesota.	Newspaper: Not available Federal Register: 02/05/2007

District: 9

Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending January 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
	* 3A3	Country Bank Shares, Inc., Milford, Nebraska, to acquire 100 percent of the voting shares of Mid-Nebraska Company, Inc., parent of Kearney State Bank and Trust Company, both in Kearney, Nebraska.	Newspaper: 02/15/2007 Federal Register: 01/12/2007
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: 01/08/2007 Federal Register: 01/12/2007
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: 01/15/2007 Federal Register: 01/08/2007
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
FIRSTBANK HOLDING COMPANY	CIC	Notification by Nancy A. Strohmeier, Lakewood, Colorado, to retain control of FirstBank Holding Company, parent of FirstBank of Colorado, both in Lakewood, Colorado.	Newspaper: Not available Federal Register: 01/30/2007
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: 01/27/2007 Federal Register: 01/29/2007

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 13, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
MULVANE BANKSHARES, INC.	CIC	Notification by Kris Ann Carson, Mulvane, Kansas, as co-trustee of the Frank L. Carson, III Trust No. 1, to retain control of Mulvane Bankshares, Inc., parent of Mulvane State Bank, both in Mulvane, Kansas.	Newspaper: 01/23/2007 Federal Register: 01/24/2007
REPUBLIC BANCORP, INC.	CIC	Notification by Monty W. Rhine, Wamgeo, Kansas, to retain control of Republic Bancorp, Inc., parent of New Century Bank, N.A., both in Munden, Kansas. Notice by Republic Bancorp, Inc., Munden, Kansas, to redeem 33.33 percent of its outstanding common stock.	Newspaper: 02/02/2007 Federal Register: 01/30/2007

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
1002953	AMERICAN BK OF BAXTER SPRINGS, BAXTER SPRINGS, K/	09/18/2006	12/12/2006	S	Small Bank
782650	CITIZENS ST BK OF CORTEZ, CORTEZ, COLORADO	09/05/2006	12/06/2006	S	Small Bank
3027763	CORNERSTONE BK, OVERLAND PARK, KANSAS	09/25/2006	12/20/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending January 13, 2007

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
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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 13, 2007**

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: 01/19/2007
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: 12/26/2006 Federal Register: 01/03/2007
SECURITY PACIFIC BANCORP	* 3A3	Security Pacific Bancorp, Los Angeles, California, to acquire up to 24.9 percent of Pacific Premier Bancorp, Inc., and thereby indirectly acquire shares of its subsidiary, Pacific Premier Bank, both of Costa Mesa, California.	Newspaper: Not available Federal Register: 02/05/2007

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