
Federal Reserve Release



H.2

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

No. 6

Week Ending February 10, 2007

Forms

Forms -- final Board review to extend without revision the Written Security Program for State Member Banks (FR 4004).
- Approved, February 7, 2007

Regulations And Policies

Monetary Policy -- report to Congress.
- Authorized, February 7, 2007

Reserve Bank Operations

Federal Reserve Bank of Atlanta -- appointment of Dennis P. Lockhart as President, effective March 1, 2007.
- Approved, February 7, 2007

Testimony And Statements

Monetary Policy Objectives -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on February 14, and before the House Committee on Financial Services on February 15, 2007.
- Authorized, February 8, 2007

H.2 Actions under delegated authority

February 4, 2007 to February 10, 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

Richmond

Bank of Gassaway, Gassaway, West Virginia -- to establish a branch at 1960 Sutton Lane, Sutton.

- Approved, February 6, 2007

Kansas City

The Bank of Star Valley, Afton, Wyoming -- to establish a branch at 102 Greys River Road, Alpine.

- Approved, February 9, 2007

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 5460 Wesleyan Drive, Virginia Beach.

- Approved, February 7, 2007

San Francisco

Business Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 10801 West Charleston Boulevard.

- Approved, February 5, 2007

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 2500 East Imperial Highway, Brea, California; 10111 West Adams Avenue, Huntington Beach; and 23718-B El Toro Road, Lake Forest.

- Approved, February 6, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 23501 Cinco Ranch Boulevard, Suite K100, Katy, Texas.

- Approved, February 9, 2007

Bank Branches, Domestic

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 109 Ferrari Ranch Road, Lincoln, California.

- Approved, February 9, 2007

Chicago

G.W. Jones Exchange Bank, Marcellus, Michigan -- to establish a branch at Meijer, 800 U.S. 131, Three Rivers.

- Approved, February 7, 2007

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at the corner of Maine and Brick Streets, Bramwell, West Virginia.

- Approved, February 9, 2007

Philadelphia

Pennsylvania State Bank, Camp Hill, Pennsylvania -- to establish a branch at 114 North Second Street, Harrisburg.

- Approved, February 6, 2007

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at the intersection of 54th Avenue South and 28th Street South, St. Petersburg, Florida; 2903 James L. Redman Parkway, Plant City; the intersection of Rock Springs and Welch Roads, Apopka; 902 Cypress Parkway, Kissimmee; and 6601 Clinton Highway, Knoxville, Tennessee.

- Approved, February 8, 2007

Chicago

Security Savings Bank, Gowrie, Iowa -- to establish a branch at 39 South Main Street, Dayton.

- Approved, February 9, 2007

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3974 Highway 17 North, Mt. Pleasant, South Carolina; 741 North Main Street, Summerville; 539 St. James Avenue, Goose Creek; 6500 Eastern Avenue, Baltimore, Maryland; and 8126 Lakewood Main Street, Suite 201, Bradenton, Florida.
- Approved, February 7, 2007

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 6335 Multiplex Drive, Centreville.
- Approved, February 8, 2007

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at Lot 5A Parcels A and B, Section 1, Princeton Woods Shopping Center, Dumfries.
- Approved, February 8, 2007

Bank Holding Companies

Boston

1895 MHC, Worcester, Massachusetts, and 1895 Corp. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Bay State Savings Bank.
- Approved, February 5, 2007

Atlanta

Americus Financial Services, Inc., Birmingham, Alabama -- to become a bank holding company and to acquire Red Mountain Bank, N.A.
- Approved, February 9, 2007

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited VI -- to acquire 51 percent of the shares of Sunrise Community Bank, Palm Desert, California, a de novo bank.
- Approved, February 9, 2007

Bank Holding Companies

Atlanta

CenterState Banks of Florida, Inc., Winter Haven, Florida -- to merge with Valrico Bancorp, Inc., Valrico, and thereby acquire Valrico State Bank.
- Approved, February 5, 2007

Minneapolis

Hayward Bancshares, Inc., Eau Claire, Wisconsin -- to acquire Summit Community Bank, Maplewood, Minnesota, a de novo bank; and for Summit Community Bank to become a member of the Federal Reserve System.
- Withdrawn, February 8, 2007

Kansas City

Nodaway Valley Bancshares, Inc., Maryville, Missouri -- to acquire Exchange Bank, Mound City.
- Approved, February 7, 2007

Change In Bank Control

Kansas City

Pawhuska Financial Corp., Pawhuska, Oklahoma -- change in bank control.
- Permitted, February 5, 2007

San Francisco

Prineville Bancorporation, Prineville, Oregon. -- change in bank control.
- Permitted, February 9, 2007

Chicago

STAR Financial Group, Inc., Fort Wayne, Indiana -- to retain control of STAR Financial Group, Inc.
- Permitted, February 9, 2007

Extensions Of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to May 6, 2007, to establish a branch at 1818 South Main Street, Grove, Oklahoma.
- Granted, February 7, 2007

Financial Holding Companies

Kansas City

Farmers Enterprises, Inc., Great Bend, Kansas -- election to become a financial holding company.

- Effective, February 6, 2007

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
MERRIMACK BANCORP MHC	* 3A3	Merrimack Bancorp, MHC, Concord, New Hampshire to acquire 100% of the voting shares of Bow Mills Bank, Bow, New Hampshire pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Not available Federal Register: Not available
NEW ENGLAND BANCSHARES, INC.	* 3A1 * 4c8	New England Bancshares, Inc., Enfield, CT - section 3(a)(1)/4(c)(8) application to acquire First Valley Bancorp, Inc., Bristol, CT and its subsidiary bank, Valley Bank, Bristol, CT, and to retain Enfield Federal Savings and Loan Association, Enfield, CT.	Newspaper: 02/22/2007 Federal Register: 02/26/2007

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 February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMBOY BANCORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Amboy Bancorporation Employee Stock Ownership Plan, ("ESOP"), requests approval to become a bank holding company, pursuant to Section 3(a)(1) of the BHC Act of 1956 and Section 225.15 of Regulation Y, by acquiring common stock of Amboy Bancorporation, both of Old Bridge, New Jersey ("Amboy").	Newspaper: Not available Federal Register: Not available
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America ("BPNA"), New York, New York request approval to open a branch office located at 310 East Houston Street, New York, New York. (RSSD#3374850)	Newspaper: 02/13/2007 Federal Register: Not applicable
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, an Edge Corporation held by Banco Santander Central Hispano, Madrid, Spain, provided notice to the Board of Governors of the Federal Reserve System of its intention to establish a domestic branch in San Francisco, California.	Newspaper: 02/27/2007 Federal Register: Not applicable
CHEMUNG CANAL TRUST COMPANY	* 18C	Chemung Canal Trust Company, Elmira, New York to merge with Partners Interim Bank, Utica, New York, pursuant to Section 18c of the Federal Deposit Insurance Act.	Newspaper: Not available Federal Register: Not applicable
CHINA MERCHANTS BANK CO. LTD.	FBSEA	China Merchants Bank Co., Ltd.("CMB"),Shenzhen, Peoples Republic of China is applying to establish a branch, under Section 211.24(a)(1) of Regulation K, in New York.	Newspaper: Not available Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BRYN MAWR BANK CORPORATION	CIC	George W. Connell, Radnor, PA, to purchase up to 19.9% of the voting shares of Bryn Mawr Bank Corporation, Bryn Mawr, PA.	Newspaper: 02/13/2007 Federal Register: 02/15/2007
ORRSTOWN BANK	* 18C	The First National Bank of Newport, Newport, PA, to merge with and into Orrstown Bank, Shippensburg, PA.	Newspaper: Not available Federal Register: Not applicable

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 February 10, 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
HUNTINGTON BANCSHARES INCORPORATED	* 3A5 * 3A1	Ohio, through its wholly-owned subsidiary Penguin Acquisition, LLC, also of Columbus, Ohio, to acquire 100 percent of Sky Financial Group, Inc., Bowling Green, Ohio, and thereby indirectly acquire Sky Bank, Salineville, Ohio, and Sky Trust, NA, Pepper Pike, Ohio	Newspaper:	Not available
			Federal Register:	03/05/2007
SKY BANK	* Branch	Sky Bank, Salineville, OH to maintain a branch at Colts Complex Financial Center, 7001 West 56th Street, Indianapolis, IN.	Newspaper:	02/15/2007
			Federal Register:	Not applicable
STATE BANK AND TRUST COMPANY, THE	* 18C * Branch	Application by The State Bank and Trust Company, Defiance, OH to merge with The Exchange Bank, Luckey, OH pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	Not applicable

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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858210	FARMERS CITIZENS BK, BUCYRUS, OHIO	11/06/2006	01/27/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 10, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
FIA CARD SERVICES, N.A.	Investment	FIA Card Services, N.A., Wilmington, Delaware, to make a series of investments in four subsidiaries.	Newspaper: Not applicable 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 February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CapitalMark Bank & Trust	Member	CapitalMark Bank & Trust, Chattanooga, Tennessee (in organization), to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COASTAL COMMUNITY INVESTMENTS, INC.	* 4c8	Coastal Community Investments, Inc., Panama City Beach, Florida, to acquire 100 percent of the outstanding shares of Bayside Financial Corporation, and its subsidiary, Bayside Savings Bank, both of Port St. Joe, Florida.	Newspaper:	03/10/2007
			Federal Register:	02/28/2007
ENCORE BANCSHARES, INC.	* 3A1	Encore Bancshares, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of the capital stock of Encore Bank, to be located in Naples, Florida, upon Encore bank's conversion from a federal savings bank to a national bank.	Newspaper:	03/03/2007
			Federal Register:	03/05/2007
FBG HOLDING CORPORATION	* 3A1 * 3A3	FBG Holding Corporation, Tampa, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Florida Bank Group, Inc., Tampa, Florida, and its subsidiaries, Bank of St. Petersburg, Tampa, Florida, and Bank of North Florida, Jacksonville, Florida; and to acquire 100 percent of the outstanding shares of The Bank of Tallahassee, Tallahassee, Florida.	Newspaper:	03/03/2007
			Federal Register:	03/09/2007
FMCB HOLDINGS, INC.	* 3A3	FMCB Holdings, Inc., Senoia, Georgia, to acquire 100 percent of the outstanding shares of First Choice Community Bank, Dallas, Georgia (in organization).	Newspaper:	Not available
			Federal Register:	03/09/2007
PARADISE BANK	* Branch	Paradise Bank, Boca Raton, Florida, to establish a branch located at 1351 North Federal Highway, Delray Beach, Florida.	Newspaper:	02/21/2007
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 8001 US Highway 19 North, Pinellas Park, Florida, to be known as the Pinellas Park Wal-Mart Office, and 4928 State Road 674, Wimauma, Florida, to be known as the Wimauma/SunCity Wal-Mart Office.	Newspaper:	02/17/2007
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 1675 St. Lucie West Boulevard, Port St. Lucie, Florida, to be known as the St. Lucie West Wal-Mart Office, and 6600 South Kanner Highway, Stuart, Florida, to be known as the Kanner Crossing Office.	Newspaper:	02/16/2007
			Federal Register:	Not applicable
TIB FINANCIAL CORP.	* 3A3	TIB Financial Corp, Naples, Florida, to acquire 100 percent of the outstanding shares of the Bank of Venice, Venice, Florida.	Newspaper:	03/03/2007
			Federal Register:	03/09/2007
TRISUMMIT BANK	* Branch	TriSummit bank, Kingsport, Tennessee, to establish a branch located at 425 State Street, Bristol, Virginia.	Newspaper:	02/21/2007
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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 February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK	* 18C * Branch	Citizens Bank, Flint, Michigan, to merge with Republic Bank, Lansing, Michigan, and thereby to establish branches.	Newspaper:	Not available
			Federal Register:	Not applicable
GRANT COUNTY STATE BANCSHARES, INC, EMPLOYEES STOCK OWNERSHIP PLAN	* 3A3	Grant County State Bancshares, Inc. Employee Stock Ownership Plan, Swayzee, Indiana, to retain control of Grant County State Bancshares, Inc., Swayzee, Indiana, as a result of a stock redemption, and thereby indirectly retain control of Grant County State Bank, Swayzee, Indiana.	Newspaper:	03/02/2007
			Federal Register:	02/05/2007
ISABELLA BANK AND TRUST	* 18C * Branch	Isabella Bank and Trust, Mt. Pleasant, Michigan, to merge with FSB Bank, Breckenridge, Michigan, and thereby to establish 5 branches.	Newspaper:	Not available
			Federal Register:	Not applicable
ORCHID FINANCIAL BANCORP, INC.	* 3A3 * 3A1	Orchid Financial Bancorp, Inc., South Elgin, Illinois, to acquire 55 percent of the voting shares of Ashland Financial Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquire American Eagle Bank of Chicago (in organization), Chicago, Illinois, and by Ashland Financial Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of American Eagle Bank of Chicago (in organization), Chicago, Illinois.	Newspaper:	03/05/2007
			Federal Register:	03/09/2007
PARTNERSHIP COMMUNITY BANCSHARES, INC.	* 3A1	Partnership Community Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 91 percent of the voting shares of The Bancorp of Tomah, Inc., Tomah, Wisconsin, and thereby indirectly acquire First Bank, Tomah, Wisconsin.	Newspaper:	02/26/2007
			Federal Register:	02/23/2007

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF FAYETTE COUNTY THE	* Branch	The Bank of Fayette County, Moscow, Tennessee, to establish a branch facility to be located at 25205 Highway 57, Grand Junction, Tennessee.	Newspaper: 02/23/2007 Federal Register: Not applicable
CABOOL STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to acquire an additional 2 percent, for total ownership of 30.36 percent, of Cabool Bancshares, Inc., Cabool, Missouri, and thereby indirectly acquire Cabool State Bank, Cabool, Missouri.	Newspaper: 03/09/2007 Federal Register: 03/13/2007
FARMERS BANK AND TRUST COMPANY	Premises	Farmers Bank & Trust Company, Blytheville, Arkansas, to make an additional investment in premises of \$589 thousand, for a total investment in premises of \$7.8 million (199 percent of common stock and surplus).	Newspaper: Not applicable Federal Register: Not applicable

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 February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORP, INC.	* 3A1	Citizens Bancorp, Inc., Cadott, Wisconsin, to become a bank holding company by acquiring 100 percent of Citizens State Bank, Cadott, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
HAYWARD BANCSHARES, INC.	* 3A3 Member	Hayward Bancshares, Inc., Eau Claire, Wisconsin, to acquire 100 percent of Summit Community Bank, Maplewood, Minnesota, and incident thereto, Summit Community Bank, Maplewood, Minnesota, a de novo bank, to become a member of the Federal Reserve System.	Newspaper:	Not available
			Federal Register:	03/05/2007
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
STATE BANK FINANCIAL	* 18C * Branch	State Bank Financial, La Crosse, Wisconsin, proposes to purchase the assets and assume the liabilities of the Sparta, Wisconsin, branch of Acuity Bank, Tomah, Wisconsin, and incident thereto establish a branch at 203 West Wisconsin, Sparta, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
STATE BANKSHARES, INC.	4c8	State Bankshares Inc., Fargo, North Dakota, to acquire 100 percent of Passport Benefit Solutions, L.L.C., a limited liability company, Minnetonka, Minnesota and thereby engage in employee benefits consulting services and related data processing.	Newspaper:	Not applicable
			Federal Register:	02/28/2007
TRINITY INVESTMENTS, INC.	* 3A1	Trinity Investments, Inc., Glen Ullin, North Dakota, to become a bank holding company by acquiring 100 percent of Bank of Glen Ullin, Glen Ullin, North Dakota.	Newspaper:	Not available
			Federal Register:	03/05/2007
WESTERN HOLDING COMPANY OF WOLF POINT	CIC	Change in control notice by Duane A. Kurokawa and Rosella Kurokawa, both of Wolf Point, Montana, to acquire 25 percent or more of the shares of Western Holding Company of Wolf Point, Wolf Point, Montana, and thereby indirectly acquire control of Western Bank of Wolf Point, Wolf Point, Montana.	Newspaper:	02/08/2007
			Federal Register:	02/13/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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595953	FARMERS ST BK OF DENTON, DENTON, MONTANA	10/17/2006	01/31/2007	S	Small Bank
667252	STOCKMENS BK, CASCADE, MONTANA	10/23/2006	02/06/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANTELOPE BANCSHARES, INC.	CIC	Notice by David and Joyce Sullivan, Elgin, Nebraska, individually; and by Billy and Karen Novak, and Alan and Kim Grossnicklaus, Elgin, Nebraska, Terry and Rhonda Novak, and Randy Novak, Neligh, Nebraska, and Richard and Sandy Seckman, Schuyler, Nebraska, as a group acting in concert; to acquire control of Antelope Bancshares, Inc., parent of Bank of Elgin, both in Elgin, Nebraska, through the acquisition of voting shares.	Newspaper:	Not available Federal Register: 02/28/2007
BANK OF BLUE VALLEY	* 18C * Branch	Bank of Blue Valley, Overland Park, Kansas, to purchase certain assets and assume certain liabilities of the 9500 Lackman Road branch of Northland National Bank, Gladstone, Missouri, and incident thereto, to establish a branch.	Newspaper:	Not available Federal Register: Not applicable
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: 02/02/2007
FIRST BANCORP. OF DURANGO, INC.	* 3A3	First Bancorp of Durango, Inc., Inverness, Illinois, to acquire 100 percent of the voting shares of Grants State Bank, Grants, New Mexico.	Newspaper:	03/03/2007 Federal Register: 03/02/2007
FIRST COLORADO FINANCIAL CORP.	* 3A1	First Colorado Financial Corp., Paonia, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Paonia, Paonia, Colorado.	Newspaper:	Not available Federal Register: 03/05/2007
FIRST STATE BANCORPORATION OF WATONGA, INC.	CIC	Notice by Melanie Ranee Christain and Victor Lee Christain, both of Oklahoma City, Oklahoma, to acquire control of First State Bancorporation of Watonga, Inc., parent of First State Bank, both in Watonga, Oklahoma, through the acquisition of voting shares.	Newspaper:	Not available Federal Register: 02/20/2007
FIRST WYOMING BANCORPORATION	* 3A1	First Wyoming Bancorporation to become a bank holding company through the acquisition of 100 percent of the voting shares of Wyoming State Bank, both in Laramie, Wyoming.	Newspaper:	02/19/2007 Federal Register: 02/16/2007
KAW VALLEY BANCSHARES, INC.	* 3A3	Kaw Valley Bancshares, Inc., to acquire 100 percent of the voting shares of Kaw Valley State Bank & Trust Company, both of Wamego, Kansas.	Newspaper:	03/02/2007 Federal Register: 03/05/2007
OMEGA CAPITAL CORP.	* 3A1	OMEGA Capital Corp., Centennial, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Front Range Bancshares, Inc., parent of Front Range Bank, both in Lakewood, Colorado.	Newspaper:	Not available Federal Register: 03/09/2007

* Subject to the provisions of the Community Reinvestment Act

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
152851	FIRST CMNTY BK, EMPORIA, KANSAS	10/30/2006	01/31/2007	S	Small Bank
455150	PAYNE CTY BK, PERKINS, OKLAHOMA	11/08/2006	02/01/2007	S	Small Bank
85052	UINTA CTY ST BK, MOUNTAIN VIEW, WYOMING	11/06/2006	02/02/2007	SN	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 February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DUBLIN BANCSHARES, INC.	CIC	Notice by Mr. Clarence E. Leatherwood, III, Dublin, Texas, pursuant to Section 225.42(b)(1)(i) of Regulation Y, to control up to 30 percent of Dublin Bancshares, Inc., Dublin Texas, voting securities, and indirectly First National Bank of Dublin, Dublin, Texas.	Newspaper:	Not available Federal Register: 02/28/2007
FARMERS & MERCHANTS BANCSHARES, INC.	* 3A3	Farmers & Merchants Bancshares, Inc., Houston, Texas, to acquire 100 percent of Texas Premier Bank, N.A., Brookshire, Texas.	Newspaper:	Not available Federal Register: 03/07/2007
FIRST TEXAS BHC, INC.	* 3A1	First Texas BHC, Inc., Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of Community Bank of Texas, National Association, Grand Prairie, Texas.	Newspaper:	Not available Federal Register: 03/07/2007

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.

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending February 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp., all of Rancho Santa Fe, California, and The BANKshares, Inc., Melbourne, Florida, to acquire 100 percent of BankFIRST Bancorp, and thereby indirectly acquire its subsidiary, BankFIRST both of Winter Park, Florida.	Newspaper: Not available Federal Register: 03/08/2007
CENTENNIAL BANKSHARES, INC.	CIC	Notice by R. Scott Priest, Layton, Utah, to retain his ownership of 15.55 percent of Centennial Bankshares, Inc., and thereby indirectly control its subsidiary, Centennial Bank, both of Ogden, Utah.	Newspaper: Not available Federal Register: 02/28/2007
NARA BANK	* Branch	Nara Bank, Los Angeles, California, to establish a branch facility at 10055 Garden Grove Boulevard, Garden Grove, California.	Newspaper: 02/18/2007 Federal Register: Not applicable
WESTERN ARIZONA BANCORP, INC.	3A1	Western Arizona Bancorp, Inc., to become a bank holding company by acquiring 100 percent of 1st Bank Yuma, both of Yuma, Arizona.	Newspaper: Not applicable 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.

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