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# Federal Reserve Release

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

*No. 16*

*Week Ending April 21, 2007*

### **Board Operations**

Division of Banking Supervision and Regulation -- appointment of Coryann Stefansson and Jon D. Greenlee as Associate Directors.

- Approved, April 20, 2007

Office of Inspector General -- appointment of Harvey Witherspoon as Assistant Inspector General.

- Approved, April 13, 2007 (AC)

### **Enforcement**

Asian Bank, Philadelphia, Pennsylvania -- written agreement dated January 18, 2005, terminated April 17, 2007.

- Announced, April 19, 2007

### **Regulations And Policies**

Electronic Consumer Disclosures -- publication for comment of amendments to five consumer regulations (Regulations B, E, M, Z, and DD) to clarify the requirements for providing consumer disclosures in electronic form, to withdraw certain provisions issued as interim rules in 2001, and to retain certain provisions of the interim rules that provide regulatory relief and guidance on the use of electronic disclosures (Docket Nos. R-1281, R-1282, R-1283, R-1284, and R-1285).

- Approved, April 17, 2007

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

**Bank Branches, Domestic**

New York

Banco Popular North America, New York, New York -- to establish a branch at 2317 Ponce de Leon Boulevard, Coral Gables, Florida.  
- Approved, April 19, 2007

San Francisco

Bank of the Orient, San Francisco, California -- to establish a branch at 9100 Alcosta Boulevard, San Ramon.  
- Approved, April 19, 2007

Kansas City

The Citizens Bank of Edmond, Edmond, Oklahoma -- to establish a branch at the intersection of Pennsylvania Avenue and 164th Street, Oklahoma City.  
- Approved, April 19, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3251 North Green River Road, Evansville, Indiana.  
- Approved, April 17, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1950 West 33rd Street, Chicago, Illinois.  
- Approved, April 19, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5501 North Ashland Avenue, Chicago, Illinois.  
- Approved, April 19, 2007

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 14850 North Scottsdale Road, Scottsdale, Arizona.  
- Approved, April 18, 2007

**Bank Branches, Domestic**

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 7604 Belair Road, Fullerton, Maryland.

- Approved, April 19, 2007

Chicago

Primebank, Le Mars, Iowa -- to establish a branch at 5680 Sunnybrook Drive, Sioux City.

- Approved, April 19, 2007

**Bank Holding Companies**

San Francisco

Bank of Marin Bancorp, Novato, California -- to become a bank holding company and to acquire Bank of Marin.

- Approved, April 19, 2007

Secretary

Belvedere Capital Fund II L.P., San Francisco, California, and Belvedere Capital Partners II LLC -- to acquire up to 58 percent of the shares of Belvedere SoCal, a de novo company, and thereby acquire Professional Business Bank, Pasadena; and for Belvedere SoCal to become a bank holding company and to acquire Professional Business Bank.

- Approved, April 19, 2007

San Francisco

Beverly Hills Bancorp Inc., Calabasas, California -- to engage in financial and investment advisory activities through BH Assets Management Inc.

- Approved, April 20, 2007

San Francisco

Beverly Hills Bancorp Inc., Calabasas, California -- to engage in financial and investment advisory activities through BH Opportunity Fund LLC.

- Approved, April 20, 2007

**Bank Holding Companies**

Dallas

Bozka Investments, Ltd., Hallettsville, Texas -- to become a bank holding company and to acquire 15.63 percent of the shares of Peoples State Bank of Hallettsville.  
- Approved, April 17, 2007

Boston

Butler Bancorp, MHC, Lowell, Massachusetts, and Butler Bancorp, Inc. -- to acquire Marlborough Bancorp, MHC, Marlborough, and Marlborough Co-operative Bank.  
- Approved, April 20, 2007

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited V -- to convert Ohio Commerce Bank, Beachwood, Ohio, and Bank of Maumee, Maumee, into thrift institutions and thereby operate savings associations.  
- Approved, April 19, 2007

St. Louis

Cedar Bancorp, Inc., Mount Vernon, Illinois -- to become a bank holding company and to acquire Jeff City Bancorp, Inc. and thereby acquire First National Bank of Mount Vernon.  
- Approved, April 19, 2007

Secretary

Dickinson Financial Corporation II, Kansas City, Missouri, and Dickinson Financial Corporation -- to acquire SunBank, N.A., Phoenix, Arizona, a de novo bank.  
- Approved, April 18, 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.  
- Approved, April 18, 2007

**Bank Holding Companies**

Cleveland

LNB Bancorp Inc., Lorain, Ohio -- to acquire Morgan Bancorp, Inc., Hudson, and Morgan Bank, N.A.  
- Approved, April 18, 2007

Chicago

Standard Bancshares, Inc., Hickory Hills, Illinois -- waiver of application to acquire Community Bank of Lemont, Lemont, in connection with the merger of Community Bank of Lemont with Standard Bank and Trust Company, Hickory Hills.  
- Withdrawn, April 19, 2007

Dallas

United Central Bank, Garland, Texas -- waiver of application to become a bank holding company temporarily in connection with the acquisition by merger of Mercantile National Bank, Los Angeles, California.  
- Granted, April 20, 2007

**Bank Premises**

Richmond

NBRS Financial Bank, Rising Sun, Maryland -- to increase its investment in bank premises.  
- Approved, April 20, 2007

**Change In Bank Control**

Secretary

Peoples-Marion Bancorp, Inc., Marion, Kentucky -- change in bank control.  
- Permitted, April 18, 2007

**International Operations**

Director, BS&R

Citibank, N.A., New York, New York -- waiver of remainder of notification period for Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, to make investments and to exclude the investments from the general consent limit under Regulation K.  
- Granted, April 20, 2007

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANKFIVE, MHC	* 3A5 * 3A3	BankFive, MHC, and BankFive Corporation, both of Fall River, Massachusetts to acquire New Bedford Community Bancorp and its subsidiary bank, Luzo Community Bank, both of New Bedford, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 05/11/2007
STATE STREET BANK AND TRUST COMPANY	* 18C	State Street Bank and Trust Company, Boston, Massachusetts (SSBT) to merge with Investors Bank & Trust Company, Boston, Massachusetts, with SSBT as the surviving entity.	Newspaper: 04/12/2007 Federal Register: Not applicable

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE



**District: 2****Federal Reserve Bank of New York****Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	* 3A3 * 3A1	<p>Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"), Bilbao, Spain, to acquire Compass Bancshares, Inc., Birmingham, Alabama, and thereby indirectly acquire its U.S. bank subsidiaries, Compass Bank, Birmingham, Alabama, and Central Bank of the South, Anniston, Alabama.</p> <p>In addition, Circle Merger Corp., Birmingham, Alabama, a wholly-owned subsidiary of Compass Bancshares, Inc., to become a bank holding company by acquiring Compass Bancshares Inc., for a moment in time, to facilitate the acquisition of Compass Bancshares, Inc. by BBVA.</p> <p>Furthermore, Blue Transaction Corporation, The Woodlands, Texas, a wholly-owned subsidiary of BBVA, proposes to become a bank holding company through the merger of Circle Merger Corp., with and into Blue Transaction Corporation.</p>	<p>Newspaper: Not available</p> <p>Federal Register: 05/04/2007</p>
BANK OF NOVA SCOTIA, THE	* 3A3 4c8	The Bank of Nova Scotia, Toronto, Canada, to acquire voting shares of First BanCorp, San Juan, Puerto Rico, and thereby indirectly acquire FirstBank Puerto Rico, San Juan, Puerto Rico, and indirectly acquire FirstBank Florida, Miami, Florida, and thereby operate a savings association.	<p>Newspaper: 05/11/2007</p> <p>Federal Register: 05/07/2007</p>
INDUSTRIAL AND COMMERCIAL BANK OF CHINA, LIMITED, THE	FBSEA	The Industrial and Commercial Bank of China, Limited, Beijing, Peoples Republic of China is applying to establish a branch in New York.	<p>Newspaper: Not available</p> <p>Federal Register: Not applicable</p>
INTESA SANPAOLO S.P.A.	FBSEA	Intesa Sanpaolo S.p.A., Turin, Italy, to retain the federally licensed branch of former Sanpaolo IMI, S.p.A., in New York, New York.	<p>Newspaper: Not available</p> <p>Federal Register: Not applicable</p>
Orange County Bancorp	* 3A1	Orange County Bancorp, Inc., to acquire 100 percent of the voting shares of Orange County Trust Company, both of Middletown, New York.	<p>Newspaper: Not available</p> <p>Federal Register: Not available</p>

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending April 21, 2007**

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

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

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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
2515441	POCONO CMNTY BK, STROUDSBURG, PENNSYLVANIA	11/20/2006	04/19/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending April 21, 2007**

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

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERICASBANK	* Branch	AmericasBank, Towson, Maryland, proposes to establish a branch at 1419 Forest Drive, Suite 10, Annapolis, Maryland.	Newspaper: 05/04/2007 Federal Register: Not applicable
NBRS FINANCIAL BANK	Premises	NBRS Financial Bank, Rising Sun, Maryland, to increase its investment in bank premises in the amount of \$1.5 million.	Newspaper: Not applicable Federal Register: Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE



**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at The Crossings of Decatur, 2606 Highway 31, Decatur, Alabama.	Newspaper:	Not available
			Federal Register:	Not applicable
GUARDIAN BANCSHARES, INC.	4c8	Guardian Bancshares, Inc., Sylacauga, Alabama, notice to acquire 100 percent of the outstanding shares of Adair Asset Management, Sylacauga, Alabama, and thereby engage in certain investment advisory activities and securities brokerage activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PALM BANCORP, INC.	* 3A1	Palm Bancorp, Inc., Tampa, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of The Palm Bank, Tampa, Florida.	Newspaper:	05/09/2007
			Federal Register:	05/17/2007
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2550 Nimmo Parkway, Virginia Beach, Virginia, to be known as the Courthouse Marketplace Office.	Newspaper:	04/27/2007
			Federal Register:	Not applicable
TRISUMMIT BANK	* Branch	TriSummit Bank, Kingsport, Tennessee, to establish a branch located at 600 North State of Franklin Road, Suite 5, Johnson City, Tennessee.	Newspaper:	04/30/2007
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF LENA WEE	* Branch	Bank of Lenawee, Adrian, Michigan, to establish a branch facility to be located at 1447 West Chicago Blvd., Tecumseh, Michigan.	Newspaper: 04/19/2007 Federal Register: Not applicable
BROADWAY BANCORP, INC.	* 3A1	Broadway Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Broadway Bank, Chicago, Illinois.	Newspaper: Not available Federal Register: 05/18/2007
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 USNY Bank (in organization), Geneva, New York.	Newspaper: 04/28/2007 Federal Register: 05/04/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 13000 Saratoga-Sunnyvale Road, Saratoga, California and 955 J Street, San Diego, California.	Newspaper: Not available Federal Register: Not applicable
FIRST PERSONAL FINANCIAL CORP.	CIC	Notice by Randall R. Schwartz, the Susan M. Schwartz Trust, Orland Park, Illinois, Susan M. Schwartz as trustee of the Susan M. Schwartz Trust, Richard H. Schwartz, Esther V. Schwartz, both of Lemont, Illinois, the Clarence J. Ludwig Trust, Sarasota, Florida, Clarence J. Ludwig as trustee of the Clarence J. Ludwig Trust, the Mary Lou Ludwig Trust, Sarasota, Florida, Mary Lou Ludwig as trustee of the Mary Lou Ludwig Trust, the William D. Ludwig Trust, Lincoln, Nebraska, William D. Ludwig as trustee of the William D. Ludwig Trust, Linda S. Macaskill, the John D. Macaskill Revocable Trust, Sarasota, Florida, and John D. Macaskill as trustee of the John D. Macaskill Revocable Trust (collectively, "Notificants"), to retain over 25 percent of the voting shares of First Personal Financial Corp., Orland Park, Illinois ("Corp"), and thereby indirectly retain shares of First Personal Bank, Orland Park, Illinois.	Newspaper: Not available Federal Register: 05/07/2007
FOX RIVER FINANCIAL CORPORATION	* 3A1	Fox River Financial Corporation, Burlington, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Fox River State Bank, Burlington, Wisconsin.	Newspaper: Not available Federal Register: 05/03/2007
GC BANCORP, INC.	* 3A1 4c8	GC Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Gold Coast Bank (in organization), Chicago, Illinois, and to engage de novo in extending credit and servicing loans.	Newspaper: 05/07/2007 Federal Register: 05/11/2007
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish two branch facilities to be located at 5215 Douglas Avenue, Racine, Wisconsin and 1702 South River Road, Janesville, Wisconsin.	Newspaper: 04/27/2007 Federal Register: Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
MAUNESHA BANCSHARES, INC.	4c8	12-day Notice - Mauneshia Bancshares, Inc., Waterloo, Wisconsin, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Not applicable Federal Register: Not applicable
ST ANNE BANCORP, INC.	* 3A1	St. Anne Bancorp, Inc., St. Anne, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of National Bank of Saint Anne, Saint Anne, Illinois.	Newspaper: Not available Federal Register: 05/18/2007

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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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
590949	BANK OF GENEVA, GENEVA, INDIANA	10/23/2006	04/10/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF LITTLE ROCK	* Branch	Bank of Little Rock, Little Rock, Arkansas, to establish a branch facility to be located at 1201 Rahling Road, Little Rock, Arkansas.	Newspaper: 04/29/2007 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
466754	BANK OF FAYETTE COUNTY, MOSCOW, TENNESSEE	01/08/2007	04/17/2007	S	Small Bank
169653	FIRST BK, SAINT LOUIS, MISSOURI	07/24/2006	04/06/2007	S	Large Bank
777441	FLORA B&TC, FLORA, ILLINOIS	01/08/2007	04/13/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST AMERICAN INVESTMENT, INC.	* 3A1	First American Investment, Inc., Lake Elmo, Minnesota to become a bank holding company by acquiring 100 percent of First American Bank, National Association, Hudson, Wisconsin, a de novo bank.	Newspaper: Not available Federal Register: 05/17/2007



## District: 9

### Federal Reserve Bank of Minneapolis

#### Availability of CRA Public Evaluations

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S = Satisfactory

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SN = Substantial noncompliance

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
295057	SECURITY BK MN, ALBERT LEA, MINNESOTA	01/08/2007	04/18/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending April 21, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENS BANCSHARES CO.	* 3A3	Young Partners, L.P. and Young Corporation, both of Chillicothe, Missouri, to indirectly acquire, and Citizens Bancshares Co., Chillicothe, Missouri, to directly acquire additional shares, for a total of 22.1 percent of the voting stock of First Community Bancshares, Inc., Overland Park, Kansas, parent of First Community Bank, Lee's Summit, Missouri.	Newspaper: 05/09/2007 Federal Register: 05/18/2007
CNBO BANCORP, INC.	CIC	Notifications filed by Richard W. Willhour, Jr., Inola, Oklahoma and Tommy L. Woods, Tulsa, Oklahoma, to individually control and by Richard W. Willhour, Jr., Inola, Oklahoma; Tommy L. Woods, Thomas J. O'Brien, Matthew Q. Klimisch, and John R. Woolman, all of Tulsa, Oklahoma; Stephen M. Murphy and Curtis L. Roberts, both of Jenks, Oklahoma, all acting as a group in concert to acquire control of the voting common stock of CNBO Bancorp, Inc., Pryor, Oklahoma, parent of Century National Bank of Oklahoma, Pryor, Oklahoma.	Newspaper: Not available Federal Register: 05/07/2007
COUNTRY BANCSHARES, INC.	* 3A3	Country Bancshares, Inc., Jamesport, Missouri, to acquire up to 14 percent of the voting shares of Liberty First Bancshares, Inc., Liberty, Missouri, and thereby indirectly acquire Park Bank, Parkville, Missouri. Liberty First Bancshares, Inc., Liberty, Missouri, to acquire 100 percent of the voting shares of Park Bank, Parkville, Missouri.	Newspaper: 05/20/2007 Federal Register: 05/14/2007

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
DICKINSON FINANCIAL CORPORATION II	CIC	Notification by Jane A. Dickinson and Burton K. Dickinson, both of Kansas City, Missouri, as trustees of the Dickinson Family Stock Retention Trust Dated February 9, 1999; the Dickinson Grandchildren's Education Trust Dated February 9, 1999; the Chillicothe Properties Trust Dated July 30, 1998; to retain control of Dickinson Financial Corporation II, Kansas City, Missouri, and its subsidiaries including: Dickinson Financial Corporation and Bank Midwest, National Association, both in Kansas City, Missouri; Armed Forces Bank, National Association, Fort Leavenworth, Kansas; Armed Forces Bank of California, National Association, San Diego, California; Academy Bank, National Association, Colorado Springs, Colorado; Southern Commerce Bank, National Association, Tampa, Florida; and SunBank, National Association, Phoenix, Arizona, (in organization). Jane and Burton Dickinson are also filing to become members of the Dickinson Family Group, a group acting in concert, to control the above listed organizations.	Newspaper: Not available Federal Register: 04/24/2007
FARMERS STATE BANK OF FORT MORGAN COLORADO EMPLOYEE STOCK OWNERSHIP PLAN, THE	* 3A3	The Farmers State Bank of Fort Morgan, Colorado Employee Stock Ownership Plan, to acquire up to 38 percent of the voting shares of F.S.B. Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan, all in Fort Morgan, Colorado.	Newspaper: 05/09/2007 Federal Register: 05/14/2007
GREEN COUNTRY BANCORPORATION, INC.	CIC	Notification by William Scott Martin Trust, and William S. Martin, Miami Beach, Florida, as trustee, to acquire control of Green Country Bancorporation, Inc., parent of The First State Bank, both in Ketchum, Oklahoma.	Newspaper: Not available Federal Register: 04/10/2007
MIDWEST REGIONAL BANCORP, INC.	* 3A1	Midwest Regional Bancorp, Inc., Festus, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Federated Bancshares, Inc., Stilwell, Kansas, parent of The Bank of Otterville, Otterville, Missouri.	Newspaper: Not available Federal Register: 05/14/2007

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COMMUNITY BANCSHARES, INC.	* 3A1	Community Bancshares, Inc., Bridgeport, Texas, to become a bank holding company by acquiring 100 percent of The Community Bank, Bridgeport, Texas (de novo).	Newspaper: 05/05/2007 Federal Register: 05/11/2007
SNOOK BANCSHARES, INC.	CIC	Notice by Harry Lynn Williams and Oksana Williams, Plano, Texas, to increase their ownership to 13.20 percent of the voting common stock of Snook Bancshares, Inc., Snook, Texas, and indirectly First Bank of Snook, Snook, Texas.	Newspaper: 05/04/2007 Federal Register: 05/08/2007
TIB THE INDEPENDENT BANKERSBANK	* 18C * Branch	TIB The Independent BankersBank, Irving, Texas, to merge with South Bay Bank, National Association, Torrance, California, and to establish a branch to be located at 17011 Beach Boulevard, Suite 1260, Huntington Beach, California.	Newspaper: Not available Federal Register: Not applicable

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending April 21, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST PACIFIC BANK OF CALIFORNIA	* 18C * Branch	1st Pacific Bank of California, San Diego, California, to merge with Landmark National Bank, Solana Beach, California, and thereby acquire three branch offices.	Newspaper: 05/07/2007 Federal Register: Not applicable
CONCORD PLACE, INC.	CIC	Notice by Frank W. Yuen, Esq., to gain control of Concord Place, Inc., Nassau, The Bahamas, and thereby indirectly control Los Angeles National Bank, Buena Park, California.	Newspaper: 05/04/2007 Federal Register: 05/10/2007
FRANKLIN RESOURCES, INC.	* 4c8	Franklin Resources, Inc., San Mateo, California, to retain 5.03 percent of Hudson City Bancorp, Inc., and thereby indirectly retain its subsidiary, Hudson City Savings Bank, FSB, both of Paramus, New Jersey.	Newspaper: 05/07/2007 Federal Register: 05/07/2007
Manhattan Bancorp	* 3A1	Manhattan Bancorp to become a bank holding company by acquiring 100 percent of Bank of Manhattan, N.A. (In Organization), both of El Segundo, California.	Newspaper: Not available Federal Register: Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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.

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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