

---

## Federal Reserve Release

---



H.2

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

No. 26

Week Ending June 30, 2007

### Testimony And Statements

Consumer Protections in Financial Services -- statement by Governor Kroszner before the House Committee on Financial Services regarding the Board's role in protecting consumers in financial services transactions.

- Published, June 13, 2007

(A/C)

### Board Operations

Division of Research and Statistics -- appointment of Larry Slifman as Senior Associate Director; Janice Shack-Marquez, David Reifschneider, and William Wascher as Associate Directors; Michael Gibson and Daniel Sichel as Deputy Associate Directors; Karen Dynan, Michael Palumbo, and Michael Kiley as Assistant Directors; Daniel Covitz as Assistant Director and Chief of the Capital Markets Section; David Lebow as Assistant Director and Chief of the Macroeconomic Analysis Section; and change in assignments for Diane Hancock, Robin Prager, and Michael Cringoli from Assistant Director/Chief to Assistant Director.

- Approved, June 29, 2007

### Regulations And Policies

Regulation E (Electronic Fund Transfers) -- final amendments to exempt transactions of \$15 or less from the requirement that receipts be made available to consumers for transactions initiated at electronic terminals (Docket No. R-1270).

- Approved, June 25, 2007

Subprime Mortgage Lending -- final interagency statement and guidance on issues related to certain adjustable-rate mortgages (Docket No. OP-1278).

- Approved, June 27, 2007

## H.2 Actions under delegated authority

June 24, 2007 to June 30, 2007

---

**BS&R** Banking Supervision and Regulation

**RBOPS** Reserve Bank Operational and Payment System

**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

Citizens Community Bank, South Hill, Virginia -- to establish a branch at 778 Old Farm Road South, Roanoke Rapids, North Carolina.

- Approved, June 25, 2007

#### Kansas City

CoBiz Bank, Denver, Colorado -- to establish a branch at 212 Chambers Avenue, Eagle.

- Approved, June 26, 2007

#### Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 851 Lew Dewitt Boulevard, Waynesboro.

- Approved, June 25, 2007

#### Atlanta

First Georgia Community Bank, Jackson, Georgia -- to establish a branch at 361 Wilson Road, Griffin.

- Approved, June 28, 2007

#### San Francisco

Hanmi Bank, Los Angeles, California -- to establish a branch at 9300 Wilshire Boulevard, Beverly Hills.

- Approved, June 29, 2007

**Bank Branches, Domestic**

Dallas

HCSB, a state banking association, Plainview, Texas -- to establish a branch at 710 South Adams, Fredericksburg.

- Approved, June 26, 2007

San Francisco

Heritage Bank of Commerce, San Jose, California -- to establish a branch at 101 Ygnacio Valley Road, Walnut Creek.

- Approved, June 26, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 200 Providence Road, Charlotte.

- Approved, June 26, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 601 Courtland Boulevard, Deltona, Florida; 11721 Bonita Beach Road, Southeast, Bonita Springs; and 404 Johnnie Dodds Boulevard, Mt. Pleasant, South Carolina.

- Approved, June 26, 2007

**Bank Holding Companies**

Atlanta

CapitalSouth Bancorp, Birmingham, Alabama -- to acquire Monticello Bancshares, Inc., Jacksonville, Florida, and Monticello Bank; and for CapitalSouth Bank, Birmingham, Alabama, to merge with Monticello Bank, Jacksonville, Florida, and thereby establish branches.

- Approved, June 29, 2007

**Bank Holding Companies**

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited VI -- to acquire shares of High Desert Bank, Bend, Oregon, a de novo savings association.

- Approved, June 25, 2007

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited VI -- to acquire shares of Issaquah Community Bank, Issaquah, Washington, a de novo bank.

- Approved, June 27, 2007

San Francisco

First Community Holdings, Santa Rosa, California -- to become a bank holding company and to acquire First Community Bank.

- Approved, June 28, 2007

Minneapolis

First National Bank of Sauk Centre Retirement Savings & Employee Stock Ownership Plan and Trust, Sauk Centre, Minnesota, and Sauk Centre Financial Services, Inc. -- to acquire Lake Country State Bank, Long Prairie.

- Approved, June 29, 2007

San Francisco

Franklin Resources, Inc., San Mateo, California -- to retain shares of The BANKshares, Inc., Melbourne, Florida, and thereby retain its subsidiaries, The Bank Brevard, and BankFIRST, Winter Park.

- Approved, June 25, 2007

**Bank Holding Companies**

**Kansas City**

FSB Bancshares, Inc., Oklahoma City, Oklahoma -- to become a bank holding company and to acquire First Security Bank and Trust Company.

- Approved, June 28, 2007

**Boston**

Machias Bancorp, MHC, Machias, Maine, and Machias Bancorp, Inc. -- to acquire an additional interest in M&M Consulting Limited Liability Company, Bangor.

- Returned, June 25, 2007

**St. Louis**

MRV Financial Corp, St. Genevieve, Missouri -- to become a bank holding company and to acquire MRV Banks, a de novo bank.

- Approved, June 25, 2007

**Atlanta**

New Horizons Bankshares, Inc., East Ellijay, Georgia -- relief from a commitment.

- Granted, June 28, 2007

**Atlanta**

Pinnacle Financial Corporation, Elberton, Georgia -- to merge with Georgia Central Bancshares, Inc., Social Circle, and thereby acquire Georgia Central Bank.

- Approved, June 25, 2007

**Bank Holding Companies**

Richmond

United Bankshares, Inc., Charleston, West Virginia, and George Mason Bankshares, Inc., Fairfax, Virginia -- to acquire Premier Community Bankshares, Inc., Winchester, Virginia, and thereby acquire The Marathon Bank; Rockingham Heritage Bank, Harrisonburg; and Premier Bank, Inc., Martinsburg, West Virginia.

- Approved, June 28, 2007

**Bank Mergers**

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with Excel Bank Minnesota, Minneapolis, Minnesota, and thereby establish branches.

- Approved, June 26, 2007

**Bank Premises**

Richmond

Farmers Bank, Windsor, Virginia -- to increase its investment in bank premises.

- Approved, June 26, 2007

**Change In Bank Control**

Kansas City

Clearwater Development Co., Inc., Clearwater, Nebraska -- to retain control of Clearwater Development Co., Inc.

- Permitted, June 25, 2007

St. Louis

Commerce Bancorp, Inc., Greenwood, Mississippi -- to retain control of Commerce Bancorp, Inc.

- Permitted, June 28, 2007

**Change In Bank Control**

Philadelphia

- Northumberland Bancorp, Northumberland, Pennsylvania -- change in bank control.
- Permitted, June 26, 2007

**Extensions Of Time**

Kansas City

- American Heritage Bank, Sapulpa, Oklahoma -- extension to September 28, 2007, to establish a branch at the intersection of 71st Street South and South Union Avenue, Tulsa.
- Granted, June 28, 2007

Boston

- Assabet Valley Bancorp, Hudson, Massachusetts -- extension to September 27, 2007, to acquire Westborough Bancorp, M.H.C., Westborough, Westborough Financial Services, Inc., and The Westborough Bank.
- Granted, June 27, 2007

Richmond

- Bank of America Corporation, Charlotte, North Carolina -- extension to September 27, 2007, to acquire U.S. Trust Corporation, New York, New York, and thereby acquire United States Trust Company, National Association.
- Granted, June 27, 2007

**Financial Holding Companies**

New York

- TD US P & C Holding ULC, Calgary, Canada -- election to become a financial holding company.
- Effective, June 29, 2007



**Membership**

Cleveland

Citizens Bank of Jessamine County, Nicholasville, Kentucky -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, June 27, 2007

Atlanta

Reliant Bank, Brentwood, Tennessee -- to become a member of the Federal Reserve System.

- Approved, June 28, 2007

Dallas

Southwest Bank, Fort Worth, Texas -- to become a member of the Federal Reserve System.

- Approved, June 26, 2007

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Section 4(c)(8) notification by Boston Private Financial Holdings, Inc., Boston, MA to acquire a 10% additional interest in Bingham, Osborn & Scarborough LLC, San Francisco, CA.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by The Connecticut Bank and Trust Company, Hartford, Connecticut, to open a de novo branch in Rocky Hill, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
ROYAL BANK OF SCOTLAND GROUP PLC, THE	* 3A3 * 3A1	Application by the Royal Bank of Scotland Group, plc, Edinburgh, Scotland, Fortis N.V., Utrecht, Netherlands, Fortis SA/NV, Brussels, Belgium, Banco Santander Central Hispano, S.A., Madrid, Spain, and RFS Holdings B.V., Amsterdam, Netherlands, to control ABN AMRO Holding N.V., Amsterdam, Netherlands, and thereby indirectly acquire: (i) LaSalle Bank National Association, Chicago, Illinois, and LaSalle Bank Midwest National Association, Troy, Michigan, pursuant to section 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and (ii) Standard Federal International LLC, and LaSalle Trade Services Corporation, both of Chicago, Illinois, pursuant to section 211.5 of Regulation K. The application also requests financial holding company status for Santander Holanda B.V., Delft, Netherlands, Fortis Bank Nederland (Holding) N.V., Utrecht, Netherlands, and RFS Holdings B.V., Amsterdam, Netherlands, pursuant to section 225.82(f) of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

**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
------------	------------------------	-----------	--------------------	---------------	-------------

---

NONE

CRA Examinations scheduled for Institution	Quarter of Location
---	------------------------

---

NONE

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, Saratoga Springs, New York, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 07/30/2007
CHECKSPRING COMMUNITY CORPORATION	* 3A1	Final application by CheckSpring Community Corporation, Bronx, New York, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company through the acquisition of all the voting shares of CheckSpring Bank (in organization), a proposed de novo New York State chartered commercial bank.	Newspaper: 07/30/2007 Federal Register: Not available
CORP BANCA CHILE	FBSEA	Corpbanca Chile, Santiago, Chile, to establish a federal branch in New York, New York, pursuant to Section 7(d) of the International Banking Act of 1978, as amended, and Section 211.24(a) of Regulation K.	Newspaper: Not available Federal Register: Not applicable
FIRST HOPE BANCORP	* 3A1	First Hope Bancorp, Hope, New Jersey, to become an one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act, and Section 225.15 of Regulation Y, by acquiring First Hope Bank, Hope, New Jersey.	Newspaper: Not available Federal Register: 07/24/2007
LANDSBANKI ISLANDS HF	FBSEA	Landsbanki Islands hf., Reykjavik, Iceland, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act	Newspaper: Not available Federal Register: Not applicable
TEXAS STATE BANK	* Branch	Texas State Bank, McAllen, Texas, requests to establish three branch offices located at (i) 1319 N. 10th Street, McAllen, Texas, (ii) 6414 McPherson, Suite 2, Laredo, Texas and (iii) 1100 NW Loop 410, Suite 102, San Antonio, Texas.	Newspaper: Not available Federal Register: Not applicable

## District: 2

### Federal Reserve Bank of New York

#### 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
414102	ALDEN ST BK, ALDEN, NEW YORK	12/04/2006	05/31/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending June 30, 2007**

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

## 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.

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
------------	------------------------	-----------	--------------------	---------------	-------------

---

NONE

CRA Examinations scheduled for Institution	Quarter of Location
---	------------------------

---

NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIFTH THIRD BANCORP	* 4c8	Fifth Third Bancorp, Cincinnati, Ohio, to acquire 100 percent of R-G Crown Bank, FSB, Casselberry, Florida, pursuant to section 4(c)(8) of the Bank Holding Company Act	Newspaper: 07/08/2007 Federal Register: 06/29/2007



## 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.

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
------------	------------------------	-----------	--------------------	---------------	-------------

---

NONE

CRA Examinations scheduled for Institution	Quarter of Location
---	------------------------

---

NONE

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF AMERICA CORPORATION	* 3A5	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of ABN AMRO North America Holding Company, Chicago, Illinois, and thereby indirectly acquire LaSalle Bank National Association, Chicago, Illinois, and LaSalle Bank Midwest National Association, Troy, Michigan.	Newspaper: 07/02/2007 Federal Register: 07/03/2007
FIA CARD SERVICES, N.A.	Investment	FIA Card Services, N.A., Wilmington, Delaware, to make an investment in a subsidiary.	Newspaper: Not applicable Federal Register: Not applicable
HARVEST BANCORP, INC.	3A1	HarVest Bancorp, Inc., Rockville, Maryland, to become a bank holding company by acquiring 100% of the voting shares of HarVest Bank of Maryland, Rockville, Maryland.	Newspaper: Not applicable Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, proposes to establish a branch at 10360 Royal Palm Boulevard, Coral Springs, Florida.	Newspaper: 07/11/2007 Federal Register: Not applicable

## 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.

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
821120	BANK OF THE COMMONWEALTH, NORFOLK, VIRGINIA	02/12/2007	05/16/2007	S	Int Sm Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	07/24/2006	05/16/2007	S	Int Sm Bank
368429	NBRN FNCL, RISING SUN, MARYLAND	02/05/2007	05/15/2007	S	Small Bank
3419416	SECURITY ONE BK, BAILEYS CROSSROADS, VIRGINIA	03/19/2007	05/27/2007	S	Small Bank
13037	TRADERS BK, SPENCER, WEST VIRGINIA	10/23/2006	05/14/2007	S	Small Bank
365325	UNITED BK, FAIRFAX, VIRGINIA	11/27/2006	06/06/2007	S	Large Bank
1010930	UNITED BK, PARKERSBURG, WEST VIRGINIA	11/27/2006	06/11/2007	S	Large Bank
3390702	VIRGINIA BUS BK, RICHMOND, VIRGINIA	03/05/2007	06/06/2007	S	Small Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

---

NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANCTRUST FINANCIAL GROUP, INC.	* 3A5	BancTrust Financial Group, Mobile, Alabama, to merge with Peoples BancTrust Company, Inc., and thereby acquire its subsidiary, Peoples Bank & Trust Company, both of Selma, Alabama.	Newspaper: 07/23/2007 Federal Register: 07/23/2007
FLORIDA BANK GROUP, INC.	* 3A5	Florida Bank Group, Inc., Tampa, Florida (formerly FBG Holding Company), to merge with Cygnet Financial Corporation, and thereby acquire Cygnet Private Bank, both of Ponte Vedra, Florida.	Newspaper: 07/23/2007 Federal Register: 07/26/2007
OVERTON FINANCIAL SERVICES, INC.	CIC	Overton Financial Services, Inc., Livingston, Tennessee (BHC), three after-the-fact change in control notices filed by the following: (1) the Jack Windle Irrevocable Life Insurance Trust, Livingston, Tennessee, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; and John D. Copeland, Chattanooga, Tennessee; to retain 29.18 percent of the outstanding shares of BHC, and its subsidiary, Union Bank and Trust Company, Livingston, Tennessee (Bank); (2) the Credit Shelter Trust under the Last Will and Testament of Jack Allen Windle, Livingston, Tennessee, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; John D. Copeland, Chattanooga, Tennessee; and Thomas Alfred Windle, Cookeville, Tennessee; to retain 28.94 percent of the outstanding shares of BHC and Bank; and (3) the Tennessee Qualified Terminable Interest Trust under the Last Will and Testament of Jack Allen Windle, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; John D. Copeland, Chattanooga, Tennessee; and Thomas Alfred Windle, Cookeville, Tennessee; to retain 27.82 percent of the outstanding shares of BHC and Bank.	Newspaper: Not available Federal Register: Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches at the following locations: 7515 SW 24th Avenue, Gainesville, Florida, to be known as the Tower Road Branch; and 5570 Windward Parkway, Alpharetta, Georgia, to be known as the Windward Parkway Branch.	Newspaper: 07/10/2007 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.

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
------------	------------------------	-----------	--------------------	---------------	-------------

---

NONE

CRA Examinations scheduled for Institution	Quarter of Location
---	------------------------

---

NONE

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK, AUSTIN	* 18C * Branch	Community Bank, Austin, Austin, Minnesota, to purchase three offices from Associated Bank, National Association, Green Bay, Wisconsin, and thereby to establish three branches.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST MICHIGAN BANCORP, INC.	* 3A1	First Michigan Bancorp, Inc., Troy, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of First Michigan Bank (in organization), Troy, Michigan.	Newspaper:	Not available
			Federal Register:	07/25/2007
INLAND BANCORP HOLDING COMPANY	* 3A3 * 3A1	Inland Bancorp Holding Company, Oak Brook, Illinois, to indirectly acquire 100 percent of the voting shares of Amerimark Financial Corporation, Countryside, Illinois, and thereby indirectly acquire Amerimark Bank, Villa Park, Illinois, and by Inland Financial Acquisitions, Inc., Oak Brook, Illinois, to become a bank holding company by directly acquiring 100 percent of the voting shares of Amerimark Financial Corporation, Countryside, Illinois, and thereby indirectly acquire Amerimark Bank, Villa Park, Illinois.	Newspaper:	Not available
			Federal Register:	07/13/2007
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish two branch facilities to be located at 1201 S. Second Street, Milwaukee, Wisconsin, and Lake Street and Clinton avenue, Minneapolis, Minnesota.	Newspaper:	06/05/2007
			Federal Register:	Not applicable
METROPOLITAN BANK GROUP, INC.	* 3A3	Metropolitan Bank Group, Inc., Chicago, Illinois, Alpha Bancorp, Inc., Chicago, Illinois, Metropolitan Bancorp, Inc., Chicago, Illinois, and Plaza Bancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly acquire Oswego Community Bank, Oswego, Illinois.	Newspaper:	07/23/2007
			Federal Register:	07/26/2007

## District: 7

### Federal Reserve Bank of Chicago

#### 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
123646	SALIN B&TC, INDIANAPOLIS, INDIANA	12/04/2006	06/11/2007	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ANB BANCSHARES, INC	CIC	Notice by ANB Financial N.A. Employee Stock Ownership Plan, Rogers, Arkansas, and its trustees, Debra G. Jackson, Gentry, Arkansas; Gregory D. Landis, Centerton, Arkansas; and Charles H. Brannan, Rogers, Arkansas, to retain control of ANB Bancshares, Inc., Rogers, Arkansas.	Newspaper: 07/03/2007 Federal Register: 07/16/2007
BANK OF JACKSON, THE	* Branch	The Bank of Jackson, Jackson, Tennessee, to establish a new main office to be located at 420 Oil Well Road, Jackson, Tennessee. The existing main office located at 558 Carriage House Drive, Jackson, Tennessee, will become a branch facility.	Newspaper: 05/14/2007 Federal Register: Not applicable
BTBS, INC.	3A1	BTBS, Inc., Collierville, Tennessee, to become a bank holding company by acquiring 100 percent of BankTennessee, Collierville, Tennessee.	Newspaper: Not applicable Federal Register: Not applicable
CENTRAL BANCOMPANY	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Metcalf Bancshares, Inc., Overland Park, Kansas, and thereby indirectly acquire Metacalf Bank, Overland Park, Kansas.	Newspaper: 08/01/2007 Federal Register: Not available
DELTA SOUTHERN BANK	* Branch	Delta Southern Bank, Ruleville, Mississippi, to establish a branch facility to be located at 351 Highway 11 North, Picayune, Mississippi.	Newspaper: 08/01/2007 Federal Register: Not applicable
DREW BANCSHARES, INC.	CIC	Notice by Bennie F. Ryburn, Jr., and Bennie F. Ryburn III, as trustees of the Bennie F. Ryburn Family Trust, all of Monticello, Arkansas, to retain control of Drew Bancshares, Inc., Monticello, Arkansas.	Newspaper: 06/15/2007 Federal Register: 07/17/2007
PORTER BANCORP, INC.	* 3A5	Porter Bancorp, Inc., Louisville, Kentucky, to acquire 100 percent of Ohio County Bancshares, Inc., Beaver Dam, Kentucky, and thereby indirectly acquire Kentucky Trust Bank, Beaver Dam, Kentucky.	Newspaper: 07/30/2007 Federal Register: 07/25/2007
STERLING BANCSHARES, INC.	CIC	Notice by James K. Maddox Irrevocable Trust, with James K. Maddox as trustee, both of Clarkton, Missouri, to gain control of Sterling Bancshares, Inc., Poplar Bluff, Missouri. Notice is also provided by James K. Maddox, the James K. Maddox Irrevocable Trust, John W. Maddox, Candi H. Maddox, J. Jason Maddox, and Maco Construction, Inc., all of Clarkton, Missouri, as a group acting in concert to gain control of Sterling Bancshares, Inc.	Newspaper: 07/18/2007 Federal Register: 07/17/2007



**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

---

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

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
831576	BANKTENNESSEE, COLLIERVILLE, TENNESSEE	02/26/2007	06/19/2007	S	Small Bank
894245	MAINSTREET BK, ASHLAND, MISSOURI	03/05/2007	06/20/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
KENSINGTON BANCORP., INC.	CIC	Notice by William Sexton, Incline Village, Nevada, as an individual, and as part of a group acting in concert with Kevin Noble, Minnetonka, Minnesota, Brian Schoenborn, Saint Joseph, Minnesota, and Jason Noble, Clara City, Minnesota, to acquire control of Kensington Bancorp, Inc., Kensington, Minnesota and thereby indirectly acquire control of First State Bank of Kensington, Kensington, Minnesota.	Newspaper: 08/01/2007 Federal Register: 07/05/2007
MERCHANTS FINANCIAL GROUP, INC.	* 3A5	Merchants Financial Group, Inc., Winona, Minnesota, to acquire 100 percent of Jerema, Inc., Cannon Falls, Minnesota, and thereby indirectly acquire The First National Bank in Cannon Falls, Cannon Falls, Minnesota.	Newspaper: Not available Federal Register: 07/09/2007

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
21359	AMERICAN ST BK OF GRYGLA, GRYGLA, MINNESOTA	03/06/2007	06/20/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of 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 June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
B BANK, INC.	CIC	Notice by Brandon J. Berkley, Denver, Colorado; Cara D. Berkley, Overland Park, Kansas; and Claudia D. Berkley, Downs, Kansas; to retain ownership of B Bank, Inc., parent of State Bank of Downs, both in Downs, Kansas, as members of the Berkley family group.	Newspaper: 06/11/2007 Federal Register: 07/12/2007
BSB BANCSHARES, INC.	* 3A1	BSB Bancshares, Inc., Lincoln, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Brunswick Bancshares, Inc., Brunswick, Nebraska, parent of Brunswick State Bank, Brunswick, Nebraska.	Newspaper: Not available Federal Register: Not available
FIRST STATE BANK	* 18C * Branch	First State Bank, Lincoln, Nebraska, to merge with Saline State Bank, Wilber, Nebraska, and incident thereto, to establish a branch.	Newspaper: Not available Federal Register: Not applicable
SOLERA NATIONAL BANCORP, INC.	* 3A1	Solera National Bancorp, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of Solera National Bank (in organization), both in Lakewood, Colorado.	Newspaper: 07/22/2007 Federal Register: 07/24/2007

**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
815754	BANK OF CHEROKEE CTY, HULBERT, OKLAHOMA	03/19/2007	06/18/2007	S	Small Bank
468655	CITIZENS BK, VELMA, OKLAHOMA	03/26/2007	06/27/2007	S	Small Bank
41553	FIRST ST BK, ANADARKO, OKLAHOMA	03/19/2007	06/15/2007	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 June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 15601 Dallas Parkway, Suite 150, Addison, Texas 75001.	Newspaper:	Not available
			Federal Register:	Not applicable
PROVIDENCE BANCSHARES CORPORATION	* 3A1	Providence Bancshares Corporation, Southlake, Texas, to become a bank holding company by acquiring 100 percent of Providence Bank of Texas, Southlake, Texas (in organization).	Newspaper:	Not available
			Federal Register:	07/30/2007
TRUSTTEXAS MUTUAL HOLDING COMPANY	* 3A1	TrustTexas Mutual Holding Company, Cuero, Texas, and TrustTexas Financial Group, Inc., Cuero, Texas, to become bank holding companies by acquiring 100 percent of TrustTexas Bank, S.S.B., Cuero, Texas.	Newspaper:	Not available
			Federal Register:	06/26/2007

**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
552657	FIRST B&TC, DAWSON, TEXAS	03/12/2007	06/13/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending June 30, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COUNTY BANK	* Branch	County Bank, Merced, California, to establish a branch facility at McLane High School, 2727 North Cedar, Fresno, California.	Newspaper: 06/27/2007 Federal Register: Not applicable
WCB HOLDINGS, INC.	* 3A1	WCB Holdings, Inc., to become a bank holding company by acquiring 100 percent of Western Commercial Bank, both of Woodland Hills, California.	Newspaper: Not available Federal Register: 07/16/2007
WELLS FARGO & COMPANY	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Greater Bay Bancorp, East Palo Alto, California, and thereby indirectly acquire its subsidiary, Greater Bay Bank, N.A., Palo Alto, California.	Newspaper: 07/21/2007 Federal Register: 07/23/2007



**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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

\* Subject to the provisions of the Community Reinvestment Act