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## Federal Reserve Release

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H.2

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

No. 28

Week Ending July 14, 2007

### Testimony And Statements

Hedge Funds -- statement by Governor Warsh before the House Committee on Financial Services.

- Published, July 11, 2007

Monetary Policy Objectives -- statement by Chairman Bernanke before the House Committee on Financial Services, July 18, and the Senate Committee on Banking, Housing, and Urban Affairs, July 19, 2007.

- Authorized, July 13, 2007

### Bank Mergers

East West Bank, Pasadena, California -- to merge with Desert Community Bank, Victorville, and thereby establish branches.

- Approved, July 14, 2007

### Board Operations

Division of Banking Supervision and Regulation -- appointment of Kevin Bertsch as Deputy Associate Director and Lisa DeFerrari and Richard Naylor as Assistant Directors.

- Approved, July 10, 2007

### Forms

Forms -- final Board review to extend without revision the Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046) and Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006).

- Approved, July 10, 2007

### Regulations And Policies

Credit Card Plans -- annual report to the Congress on the profitability of credit

card operations of depository institutions.

- Approved, July 9, 2007

Financial Services Regulatory Relief Act -- final interagency amendments to increase the asset-size thresholds for interlock restrictions on management officials (Regulation L, Docket No. R-1272).

- Approved, July 9, 2007

Monetary Policy -- report to Congress.

- Authorized, July 11, 2007

Presidential Coins -- annual report to the Congress on the Presidential \$1 Coin Program.

- Approved, July 10, 2007

### Reserve Bank Services

Fedwire Securities Service -- assessment of compliance of the Fedwire Securities Service with the Recommendations for Securities Settlement Systems.

- Approved, July 10, 2007

### Enforcement

RBC Centura Bank, Rocky Mount, North Carolina -- issuance of a final decision and order of prohibition against Michelle M. Moore, a former employee.

- Announced, July 9, 2007

Standard Chartered plc, London, United Kingdom; Standard Chartered Bank; and Standard Chartered New York branch, New York, New York -- written agreement dated October 7, 2004, terminated July 10, 2007.

- Announced, July 12, 2007

## H.2 Actions under delegated authority

July 8, 2007 to July 14, 2007

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**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

#### St. Louis

Allied Bank, Mulberry, Arkansas -- to establish a branch at 5719 Kavanaugh Boulevard, Little Rock.

- Approved, July 12, 2007

#### Atlanta

CCB Community Bank, Andalusia, Alabama -- to establish a branch at 1290 North Ferdon Boulevard, Crestview, Florida.

- Approved, July 12, 2007

#### Atlanta

Citizens Trust Bank, Atlanta, Georgia -- to establish a branch at 3172 Macon Road, Columbus.

- Approved, July 10, 2007

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1200 Brown Street, Dayton.

- Approved, July 12, 2007

#### Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 15601 Dallas Parkway, Addison.

- Approved, July 13, 2007

**Bank Branches, Domestic**

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 3707 Camp Bowie Boulevard, Fort Worth.

- Approved, July 10, 2007

Cleveland

PNC Bank, Delaware, Wilmington, Delaware -- to acquire nine Delaware branches from PNC Bank, NA, Pittsburgh, Pennsylvania.

- Approved, July 10, 2007

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 301 West 11th Street, Houston, Texas; the intersection of Dorchester Drive and Centre Court, Alexandria, Louisiana; 1749 Manhattan Boulevard/Target Retail Center, Harvey; 2255 Towne Lake Parkway, Woodstock, Georgia; 1848 Highway 138, Conyers; and 1015 Cowan Road, Gulfport, Mississippi.

- Approved, July 11, 2007

St. Louis

Truman Bank, St. Louis, Missouri -- to establish a branch at 8151 Clayton Road, and to relocate the main office to the corner of Manchester and Hanley, Brentwood.

- Approved, July 13, 2007

**Bank Holding Companies**

Boston

Bangor Bancorp, MHC, Bangor, Maine -- waiver of application to acquire Pepperell Bancshares Financial Group, Biddeford, in connection with the merger of their subsidiaries, Bangor Savings Bank, Bangor, and Pepperell Bank and Trust, Biddeford.

- Granted, July 9, 2007

Cleveland

Citizens National Corporation, Paintsville, Kentucky -- to acquire Kentucky National Bank of Pikeville, Pikeville.

- Approved, July 12, 2007

New York

Doral GP, Ltd., New York, New York; Doral Holdings, LP, and Doral Holdings Delaware, LLC -- to acquire shares of Doral Financial Corporation, San Juan, Puerto Rico, and thereby acquire Doral Bank and Doral Bank, FSB, New York, New York.

- Approved, July 13, 2007

Secretary

Fifth Third Bancorp, Cincinnati, Ohio -- commenter's request to extend the comment periods on the application to acquire R-G Crown Bank, FSB, Casselberry, Florida.

- Denied, July 13, 2007

Chicago

Gerber Bancshares, Inc., Argenta, Illinois -- to become a bank holding company and to acquire The Gerber State Bank.

- Approved, July 11, 2007

**Bank Holding Companies**

San Francisco

Granite Bancshares, Inc., Granite Bay, California -- to become a bank holding company and to acquire Granite Community Bank, N.A.

- Approved, July 13, 2007

St. Louis

Northern Holdings, Inc., Kahoka, Missouri -- to become a bank holding company and to acquire Kahoka State Bank.

- Withdrawn, July 11, 2007

Atlanta

Oglethorpe Bank Holding Company, Brunswick, Georgia -- relief from a commitment.

- Granted, July 13, 2007

Atlanta

Pro Financial Holdings, Inc., Tallahassee, Florida -- to become a bank holding company and to acquire Pro Bank, a de novo bank.

- Approved, July 11, 2007

Dallas

Rice Bancshares, Inc., Ennis, Texas -- to become a bank holding company and to acquire First State Bank, Rice.

- Approved, July 13, 2007

**Bank Holding Companies**

Atlanta

Southern National Corporation, Andalusia, Alabama -- to acquire People's Community Bank of the West Coast, Sarasota, Florida.

- Approved, July 12, 2007

Atlanta

Superior Bancorp, Birmingham, Alabama -- waiver of application in connection with a proposal by Superior Bancorp, a thrift holding company, to merge with People's Community Bancshares, Inc. and indirectly acquire its subsidiary, People's Community Bank of the West Coast, Sarasota, Florida, and merge with and into Superior Bancorp's thrift subsidiary.

- Granted, July 2, 2007

(A/C)

Dallas

Umphrey II Family Limited Partnership, Beaumont, Texas, and Hillister Enterprises II, Inc. -- to become bank holding companies and to acquire shares of CBFH, Inc., and thereby acquire County Bancshares, Inc., Newton; Newton Delaware Financial Corporation, Dover, Delaware; and CountyBank, National Association, Newton, Texas; and for CBFH, Inc., Beaumont, to become a bank holding company and to acquire the same institutions.

- Approved, July 9, 2007

**Bank Mergers**

Atlanta

CCB Community Bank, Andalusia, Alabama -- to merge with People's Community Bank of the West Coast, Sarasota, Florida.

- Approved, July 12, 2007



**Change In Bank Control**

Chicago

Family Merchants Bancorporation, Inc., Cedar Rapids, Iowa -- change in bank control.

- Permitted, July 13, 2007

Atlanta

Red River Bancshares, Inc., Alexandria, Louisiana -- change in bank control.

- Withdrawn, July 10, 2007

Minneapolis

Timberland Bancorp, Baxter, Minnesota -- change in bank control.

- Permitted, July 13, 2007

**Extensions Of Time**

San Francisco

Belvedere SoCal, San Francisco, California -- extension to October 17, 2007, to become a bank holding company and to acquire Professional Business Bank, Pasadena; and for Belvedere Capital Partners II, LLC, San Francisco, and Belvedere Capital Fund II, LP, to acquire shares of Professional Business Bank, Pasadena.

- Granted, July 10, 2007

Philadelphia

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- extension to July 14, 2008, to establish a branch at 849 Paoli Pike, West Goshen Township, West Chester.

- Granted, July 11, 2007

Extensions Of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to October 11, 2007, to increase its ownership of Minier Financial, Inc., and thereby increase its ownership of First Farmers State Bank.

- Granted, July 10, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 14, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROYAL BANK OF SCOTLAND	* 3A3	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:	07/30/2007
GROUP PLC, THE	* 3A1		Federal Register:	07/25/2007

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending July 14, 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, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 07/30/2007
CHECKSPRING COMMUNITY CORPORATION	* 3A1	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: Federal Register:	Not available 07/30/2007
CORPBANCA	FBSEA	Corpbanca, 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: Federal Register:	Not available 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: Federal Register:	08/04/2007 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: Federal Register:	Not available Not applicable
TEXAS STATE BANK	* Branch	Texas State Bank, McAllen, Texas, to establish three branch offices located at (i) 1319 N. 10th Street, McAllen, Texas (RSSD #3612730), (ii) 6414 McPherson, Suite 2, Laredo, Texas (RSSD #3612721) and (iii) 1100 NW Loop 410, Suite 102, San Antonio, Texas (RSSD #3612749).	Newspaper: Federal Register:	07/10/2007 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending July 14, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUSQUEHANNA PATRIOT BANK	Member	Susquehanna Bank, DV, Bryn Mawr, PA (formerly Susquehanna Patriot Bank, Marlton, NJ), request to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
WILMINGTON TRUST OF PENNSYLVANIA	* Branch	Wilmington Trust of Pennsylvania, Villanova, PA, to establish a branch office at One East Broad, Suite 510, Bethlehem, PA.	Newspaper: Federal Register:	07/22/2007 Not applicable

**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.

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 14, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDOVER BANK, THE	* Branch Premises	Andover Bank, Andover, OH to establish a branch at 100 South Chestnut Street, Jefferson, OH and requesting to exceed the 150% limit of investment in premises in excess of common stock plus surplus.	Newspaper: Federal Register:	07/20/2007 Not applicable
FIFTH THIRD BANCORP	* 4c8 * 18C * 3A3 * Branch	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: Federal Register:	07/08/2007 08/06/2007
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1200 Brown Street, Suite 120, Dayton, OH.	Newspaper: Federal Register:	07/03/2007 Not applicable

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 14, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, proposes to establish a branch at 63 South Royal Street, Mobile, Alabama.	Newspaper:	07/23/2007
			Federal Register:	Not applicable
WACHOVIA CORPORATION	* 4c8	Wachovia Corporation, Charlotte, North Carolina, requests approval to acquire 100% of the voting securities of A. G. Edwards Trust Company FSB, St. Louis, Missouri, and thereby engage in the business of operating a savings association.	Newspaper:	Not available
			Federal Register:	08/09/2007

**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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 14, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITALMARK BANK & TRUST	* Branch	CapitalMark Bank & Trust, Chattanooga, Tennessee, after-the-fact branch application to establish a branch located at 802 Pine Street, Chattanooga, Tennessee.	Newspaper: Federal Register:	07/23/2007 Not applicable
FIRST AMERICAN BANK	* 18C	First American Bank, Birmingham, Alabama, to merge with Bank of Dadeville, Dadeville, Alabama.	Newspaper: Federal Register:	08/06/2007 Not applicable
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: Federal Register:	Not available 07/23/2007
Providence Bancorp, Inc.	3A1	Providence Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Providence Bank, both of Winter Haven, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
TENNESSEE BANCSHARES, INC.	* 3A1	Tennessee Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the voting securities of the Bank of Tullahoma, both of Tullahoma, Tennessee.	Newspaper: Federal Register:	08/07/2007 08/06/2007

**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.

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
2939001	CENTURY BK OF FL, TAMPA, FLORIDA	03/19/2007	07/09/2007	S	Small Bank
104038	PARK AVE BK, VALDOSTA, GEORGIA	03/12/2007	07/01/2007	S	Large Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 14, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ABBY BANCORP, INC.	* 3A1	Abby Bancorp, Inc., Abbotsford, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Abbybank, Abbotsford, Wisconsin.	Newspaper: Federal Register:	Not available 08/06/2007
CAPITAL COMMERCE BANCORP, INC.	CIC	Notice by David A. Davis, Muskego, Wisconsin, to acquire up to 14 percent of the outstanding common stock of Capital Commerce Bancorp, Inc., Milwaukee, Wisconsin, and thereby indirectly acquire control of MW Bank, Milwaukee, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	07/16/2007 Not applicable
CORRIDOR STATE BANK	* Branch	Corridor State Bank, Coralville, Iowa, to establish a branch facility to be located at 202 North Linn Street, Iowa City, Iowa.	Newspaper: Federal Register:	06/14/2007 Not applicable
FENTURA FINANCIAL, INC.	* 3A3	Fentura Financial, Inc., Fenton, Michigan, to acquire 24.9 percent of the voting shares of Premier Commercial Bank Arizona, National Association, Mesa, Arizona.	Newspaper: Federal Register:	07/31/2007 07/31/2007
FIRST BANK & TRUST	* Branch	First Bank & Trust, Evanston, Illinois, to establish a temporary branch facility to be located at 714 Main Street, Evanston, Illinois, and subsequently will move the branch to a permanent location at 524 Main Street, Evanston, Illinois.	Newspaper: Federal Register:	07/23/2007 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: Federal Register:	07/25/2007 07/25/2007
GRUNDY BANK	* Branch	Grundy Bank, Morris, Illinois, for prior approval to establish a branch facility to be located at 2650 East Division Street, Diamond, Illinois.	Newspaper: Federal Register:	07/20/2007 Not applicable
INDEPENDENT BANK	* 18C * Branch Member	Independent Bank, Bay City, Michigan, to merge with Independent Bank East Michigan, Troy, Michigan, Independent Bank South Michigan, East Lansing, Michigan, and Independent Bank West Michigan, Grand Rapids, Michigan, and thereby to establish 92 branches, and the related application by Independent Bank, Bay City, Michigan, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not available Not applicable

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 14, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
INLAND BANCORP HOLDING COMPANY	* 3A3	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:	07/09/2007
	* 3A1		Federal Register:	07/13/2007
NCB HOLDINGS, INC.	4c8	NCB Holdings, Inc., Chicago, Illinois, for prior approval to engage, through its wholly-owned subsidiary Kingsbury Capital, L.L.C., Chicago, Illinois, in securities brokerage activities pursuant to section 225.28(b)(7)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	08/02/2007
PRIVATEBANCORP, INC.	* 4c8	PrivateBancorp, Inc., Chicago, Illinois, to acquire at least 81 percent of The PrivateBank, Kansas City, Missouri (in organization), and thereby operate a federal savings bank.	Newspaper:	Not available
			Federal Register:	08/10/2007



Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	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 July 14, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLIED BANK	* Branch	Allied Bank, Mulberry, Arkansas, to establish a branch facility to be located at 5719 Kavanaugh Boulevard, Little Rock, Arkansas.	Newspaper: Federal Register:	07/09/2007 Not applicable
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to retain control of its ownership interest of up to 6.88 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby indirectly retain control of Pinnacle Bank, Bentonville, Arkansas.	Newspaper: Federal Register:	08/10/2007 08/13/2007
HERITAGE MANAGEMENT COMPANY, INC.	* 3A1	Heritage Management Company, Inc., Washington, Missouri, to become a bank holding company by acquiring 100 percent of United Bank of Chamois, Chamois, Missouri.	Newspaper: Federal Register:	08/03/2007 08/09/2007
LAWRENCEBURG BANK AND TRUST COMPANY	* Branch	Lawrenceburg Bank & Trust Company, Harrodsburg, Kentucky, to establish a new main office to be located at 128 South Main Street, Lawrenceburg. The existing main office located at 838 North College Street, Harrodsburg, Kentucky, will become a branch facility.	Newspaper: Federal Register:	07/20/2007 Not applicable
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire additional shares of Central Bank, Little Rock, Arkansas, resulting in ownership of up to 9.65 percent.	Newspaper: Federal Register:	08/17/2007 08/09/2007
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to retain control of its ownership interest of up to 6.88 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby indirectly retain control of Pinnacle Bank, Bentonville, Arkansas.	Newspaper: Federal Register:	08/17/2007 08/09/2007

**District: 8**

**Federal Reserve Bank of St. Louis**

**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
823142	DUQUOIN ST BK, DUQUOIN, ILLINOIS	04/02/2007	06/29/2007	S	Small Bank
456045	FIRST ST BK, CONWAY, ARKANSAS	03/19/2007	07/10/2007	S	Int Sm Bank
909541	KING SOUTHERN BK, CHAPLIN, KENTUCKY	04/02/2007	07/10/2007	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 July 14, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
JOHN T. VUCUREVICH FOUNDATION	* 3A1	John T. Vucurevich Foundation, Rapid City, South Dakota, to become a bank holding company by acquiring control of 84.48% of the Class B common stock and 11.85% of the Class A common stock of United Bancorporation, Osseo, Wisconsin, and thereby indirectly acquire United Bank, Osseo, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; Lincoln County Bank, Merrill, Wisconsin; Bank of Poynette, Poynette, Wisconsin; Clark County State Bank, Osceola, Iowa; Farmers State Bank, Stickney, South Dakota; and Farmers & Merchants State Bank, Iroquois, South Dakota.	Newspaper: Federal Register:	Not available 08/06/2007
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: Federal Register:	07/16/2007 07/09/2007
TAUNTON BANCSHARES, INC.	* 3A1	Taunton Bancshares, Inc., Taunton, Minnesota, to become a bank holding company by acquiring at least 98% of the State Bank of Taunton, Taunton, Minnesota.	Newspaper: Federal Register:	08/05/2007 08/09/2007

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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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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
2855156	COMMUNITY BK CORP, CHASKA, MINNESOTA	01/16/2007	07/10/2007	S	Small Bank
687250	LAKE COUNTY BK, SAINT IGNATIUS, MONTANA	03/20/2007	07/02/2007	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 July 14, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PROTECTION BANK HOLDING COMPANY, INC., THE	* 3A3	The Protection Bank Holding Company, Inc., Protection, Kansas, to acquire up to 100 percent of the voting shares of Citizens State Bank of Ashland, Kansas.	Newspaper:	08/10/2007
			Federal Register:	08/06/2007

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
50957	1ST FNCL BK, OVERLAND PARK, KANSAS	04/09/2007	07/11/2007	S	Small Bank
463650	ADAMS B&TC, OGALLALA, NEBRASKA	03/26/2007	06/29/2007	S	Int Sm 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 July 14, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish two branches at the following locations: 3340 Camp Bowie Boulevard, Fort Worth, Texas 76107 and 4809 Camp Bowie Boulevard, Fort Worth, Texas 76107.	Newspaper:	07/17/2007
			Federal Register:	Not applicable
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**

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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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending July 14, 2007**

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

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
795968	BANK OF HAWAII, HONOLULU, HAWAII	02/05/2007	07/06/2007	O	Large Bank
657365	HANMI BK, LOS ANGELES, CALIFORNIA	10/10/2006	07/06/2007	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act