
Federal Reserve Release



H.2

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

No. 30

Week Ending July 28, 2007

Testimony And Statements

Fair Lending and the Home Mortgage Disclosure Act -- statement by Sandra F. Braunstein, Director, Division of Consumer and Community Affairs, before the Subcommittee on Oversight and Investigations, House Committee on Financial Services.

- Published, July 25, 2007

Board Operations

Division of Information Technology -- appointment of Maureen Hannan as Director and Marianne Emerson as a Senior Adviser, effective August 5, 2007.

- Approved, July 20, 2007

(A/C)

Enforcement

Asian Bank, Philadelphia, Pennsylvania, and Asian Financial Corporation -- issuance of a consent order of prohibition and order of assessment of civil money penalty against Josephine Wang, a former institution-affiliated party.

- Announced, July 25, 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****Cleveland**

The Andover Bank, Andover, Ohio -- to establish a branch at 100 South Chestnut Street, Jefferson, and request to exceed the limit of investment in bank premises.

- Approved, July 27, 2007

Chicago

Grundy Bank, Morris, Illinois -- to establish a branch at 2650 East Division Street, Diamond.

- Approved, July 27, 2007

St. Louis

Lawrenceburg Bank and Trust Company, Lawrenceburg, Kentucky -- to establish a new main office at 128 South Main Street, Lawrenceburg, and to convert the existing main office at 838 North College Street, Harrodsburg, to a branch.

- Approved, July 25, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 63 South Royal Street, Mobile, Alabama.

- Approved, July 26, 2007

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 260 Brookstone Centre Parkway, Columbus, Georgia.

- Approved, July 24, 2007

Bank Branches, Domestic

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 1011 Parkway, Sevierville.

- Approved, July 27, 2007

Philadelphia

Susquehanna Patriot Bank, Marlton, New Jersey -- to establish a branch at 301 West Lancaster Avenue, Wayne, Pennsylvania.

- Approved, July 27, 2007

Bank Holding Companies

Secretary

BancTrust Financial Group, Inc., Mobile, Alabama -- to merge with The Peoples BancTrust Company, Inc., Selma, and thereby acquire The Peoples Bank and Trust Company.

- Approved, July 27, 2007

Dallas

BOC Holdings Corporation, Fort Worth, Texas -- to become a bank holding company and to acquire Crowley Holding Company, Cowley, and The Bank of Crowley.

- Approved, July 24, 2007

St. Louis

BTBS, Inc., Collierville, Tennessee -- to become a bank holding company and to acquire BankTennessee.

- Approved, July 24, 2007

Bank Holding Companies

St. Louis

First Horizon National Corporation, Memphis, Tennessee, and First Tennessee Bank National Association -- to acquire Centerville State Bank, Centerville, Kansas.

- Approved, July 24, 2007

St. Louis

First State Bancshares, Inc., Farmington, Missouri -- to acquire Progress Bancshares, Inc., Sullivan, and Progress Bank of Missouri; and for Progress Acquisition Corporation to become a bank holding company and to acquire Progress Bank of Missouri.

- Approved, July 26, 2007

Richmond

HarVest Bancorp, Inc., Rockville, Maryland -- to become a bank holding company and to acquire HarVest Bank of Maryland.

- Approved, July 24, 2007

Kansas City

Mutual of Omaha Insurance Company, Omaha, Nebraska, and Omaha Financial Holdings, Inc. -- waiver of application to acquire Midlands Financial Services, Inc. in connection with the merger of their subsidiaries, Mutual of Omaha Bank and Nebraska State Bank of Omaha.

- Granted, July 27, 2007

New York

New York Community Bancorp, Inc., Westbury, New York -- waiver of application to acquire Synergy Financial Group, Inc., Cranford, New Jersey, in connection with the merger of their subsidiaries, Synergy Bank and New York Community Bank, Westbury, New York.

- Granted, July 26, 2007

Bank Holding Companies

Kansas City

Solera National Bancorp, Inc., Lakewood, Colorado -- to become a bank holding company and to acquire Solera National Bank, a de novo bank.

- Approved, July 27, 2007

Dallas

Southside Bancshares, Incorporated, Tyler, Texas -- to acquire Fort Worth Bancshares, Inc., Fort Worth, and Fort Worth National Bank.

- Approved, July 24, 2007

San Francisco

WCB Holdings, Inc., Woodland Hills, California -- to become a bank holding company and to acquire Western Commercial Bank.

- Approved, July 25, 2007

Secretary

Zions Bancorporation, Salt Lake City, Utah -- waiver of application to acquire Intercontinental Bank Shares Corporation, San Antonio, Texas, and its subsidiaries, Intercontinental Bank Shares Corporation of Delaware, Wilmington, Delaware, and Intercontinental National Bank, San Antonio, Texas, in connection with the merger of Intercontinental National Bank and Zions Bancorporation's subsidiary, Amegy Bank, National Association, Houston.

- Granted, July 27, 2007

Bank Mergers

Richmond

Union Bank and Trust Company, Bowling Green, Virginia -- to acquire certain assets and assume certain liabilities of the Charlottesville branch of Provident Bank of Maryland, Baltimore, Maryland.

- Approved, July 25, 2007

Change In Bank Control

St. Louis

Farmers Bancorp Inc., Blytheville, Arkansas -- change in bank control.

- Permitted, July 27, 2007

Minneapolis

Sauk Centre Financial Services, Inc., Sauk Centre, Minnesota -- change in bank control.

- Permitted, July 26, 2007

Currency

Director, RBOPS

Federal Reserve Notes -- letter confirming request for printing of notes during the fiscal year ending September 30, 2008.

- Approved, July 24, 2007

Extensions Of Time

St. Louis

Bank of Evansville, Evansville, Indiana -- extension to January 15, 2008, to establish a branch at 515 Dixie Lane.

- Granted, July 24, 2007

Extensions Of Time

Atlanta

Compass Bank, Birmingham, Alabama -- extension to September 19, 2008, to establish branches at the intersections of: Taylor and Vaughn Roads, Montgomery; West Magee Road and North LaCholla Boulevard, Tucson, Arizona; Central Avenue East and Tramway Boulevard Northeast, Albuquerque, New Mexico; Highway 287 and Bailey Boswell Road, Fort Worth, Texas; and Bandera and Grissom Roads, San Antonio.

- Granted, July 23, 2007

Chicago

Layton Park Financial Group, Inc., Milwaukee, Wisconsin -- extension to October 30, 2007, to become a bank holding company and to acquire Layton State Bank, and to engage de novo in extending credit and servicing loans.

- Granted, July 27, 2007

Richmond

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

- Granted, July 25, 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, July 23, 2007

International Operations

Director, BS&R

JPMorgan Chase & Co., New York, New York -- modification of the aggregate investment limit under Regulation K.

- Granted, July 26, 2007

Membership

Philadelphia

Susquehanna Bank DV, Bryn Mawr, Pennsylvania (formerly Susquehanna Patriot Bank, Marlton, New Jersey) -- to become a member of the Federal Reserve System.

- Approved, July 26, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/25/2007 07/30/2007
ANDHRA BANK	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France ("BNPP") requests approval pursuant to International Banking Act of 1978 and after the fact provisions of Section 211.24(a)(6) of Regulation K to establish the New York branch of its subsidiary Banca Nazionale del Lavoro S.p.A., Rome, Italy ("BNL").	Newspaper: Federal Register:	Not available Not applicable
CITIBANK OVERSEAS INVESTMENT CORPORATION	Investment	Citibank Overseas Investment Corporation, New Castle, Delaware, ("COIC") on behalf of its wholly owned subsidiaries, Citigroup Asia Pacific Holding Corporation, New Castle, Delaware and Citigroup Holding (Singapore) Private Limited, Singapore requests a waiver from the aggregate investment limit in Section 211.9(b)(6)(i) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND, THE	FBSEA	Prior Notice by The Governor and Company of the Bank of Scotland ("BOS"), Edinburgh, Scotland, to establish, pursuant to the International Banking Act of 1978, the branch currently maintained by BOS' subsidiary, HBOS Treasury Services plc, London, England, in New York, New York, in connection with an internal reorganization.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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NONE					

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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 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK PA	* 18C	Susquehanna Bank PA, Lititz, PA, to merge with CommunityBanks, Millersburg, PA.	Newspaper:	Not available
			Federal Register:	Not applicable
SUSQUEHANNA PATRIOT BANK	* Branch	Susquehanna Patriot Bank, Marlton, NJ, proposes to establish a branch office located at 301 West Lancaster Avenue, Wayne, PA.	Newspaper:	06/03/2007
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE FINANCIAL CORPORATION	* 3A1	Blue Ridge Financial Corporation, Walhalla, South Carolina, to become a bank holding company by acquiring 100% of Blue Ridge Bank of Walhalla, Walhalla, South Carolina.	Newspaper: Federal Register:	Not available Not available
TRUPOINT BANK	* Branch	TruPoint Bank, Grundy, Virginia, proposes to establish a branch at 1320 Governor George C. Perry Highway, Pounding Mill, Virginia.	Newspaper: Federal Register:	08/03/2007 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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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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 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBC BANCORP, INC.	* 3A3	FBC Bancorp, Inc., Orlando, Florida to acquire 100 percent of the outstanding shares of Prime Bank, Melbourne, Florida.	Newspaper: Federal Register:	Not available Not available
GULF COAST BANCSHARES, INC.	CIC	Gulf Coast Bancshares, Inc., Abbeville, Louisiana, after-the-fact change in control notification by the CAP Voting Trust, Lafayette, Louisiana (the Trust); Patrick Oswell Patout, Abbeville, Louisiana, Paul D. Patout, Youngsville, Louisiana, and Raymond Paul Patout, Lafayette, Louisiana, as trustees of the Trust; Rae Meng Patout, Raymond Paul Patout, Barbara Rae Patout Landry, and Mary E. Patout Lacour, all of Lafayette, Louisiana; David Joseph Patout and Charles Arthur Patout, Jr., both of Baton Rouge, Louisiana; Patrick Oswell Patout, Abbeville, Louisiana; and Paul D. Patout, Youngsville, Louisiana; to collectively retain 24.85 percent of the outstanding shares of Gulf Coast Bancshares, Inc., and its subsidiary, Gulf Coast Bank, both of Abbeville, Louisiana.	Newspaper: Federal Register:	Not available Not available
Madison Community Bancshares Corporation	3A1	Madison Community Bancshares Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Madison County Community Bank, both of Madison, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
OLD SOUTHERN BANK	* Branch	Old Southern Bank, Orlando, Florida, to establish a branch located at 1200 Hillcrest Street, Suite 102, Orlando, Florida, to be known as the Colonial Town Office.	Newspaper: Federal Register:	08/03/2007 Not applicable
RED RIVER BANCSHARES, INC.	CIC	Red River Bancshares, Inc., Alexandria, Louisiana, after-the-fact change in control notice filed by the John Charles Simpson, Jr., Trust; the Angela Katherine Simpson Trust (the Trusts); Simeon A. Thibeaux, Jr., as trustee of the Trusts, all of Alexandria, Louisiana; and John C. Simpson, New Orleans, Louisiana, to retain control of 18.48 percent of the outstanding shares of Red River Bancshares, Inc., and its subsidiary bank, Red River Bank, both of Alexandria, Louisiana, and prior notification by the Trusts, Simeon Thibeaux, Jr., and John Simpson (the Group) to collectively acquire an additional 13.89 percent of the outstanding shares of Red River Bancshares, Inc., and Red River Bank. The Group's pro forma collective ownership is 32.37 percent.	Newspaper: Federal Register:	08/01/2007 08/14/2007

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	08/03/2007 08/06/2007
GREEN LAKE STATE BANK	* Branch	Green Lake State Bank, Green Lake, Wisconsin, to establish a branch facility to be located at the intersection of Hwy 23 and Rickmeyer Drive, Fond du Lac, Wisconsin.	Newspaper: Federal Register:	08/10/2007 Not applicable
GREENWOODS FINANCIAL GROUP, INC.	* 3A1 4c8	Greenwoods Financial Group, Inc., Rio, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Greenwood's Bancorporation, Inc., Lake Mills, Wisconsin, and thereby indirectly acquire Greenwood's State Bank, Lake Mills, Wisconsin, and to engage in insurance agency activities through the acquisition of The Greenwood's Financial Services, Inc., Lake Mills, Wisconsin.	Newspaper: Federal Register:	Not available 08/24/2007
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
PAN AMERICAN ACQUISITION, INC	* 3A1	Pan American Acquisition, Inc., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of JD Financial Group, Inc., Chicago, Illinois, and thereby indirectly acquire Pan American Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 08/20/2007
PRIVATEBANCORP, INC.	* 4c8	PrivateBancorp, Inc., Chicago, Illinois, to acquire at least 81 percent of the voting shares of The PrivateBank, Kansas City, Missouri (in organization), and thereby operate a federal savings bank.	Newspaper: Federal Register:	Not available 08/10/2007
Sidney Bancorp.	* 3A1	Sidney Bancorp., Sidney, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Sidney State Bank, Sidney, Michigan.	Newspaper: Federal Register:	Not available Not available
SOUTHERN MICHIGAN BANCORP, INC.	* 3A5	Southern Michigan Bancorp, Inc., Coldwater, Michigan, to merge with FNB Financial Corporation, Three Rivers, Michigan, and thereby indirectly acquire First National Bank of Three Rivers, Three Rivers, Michigan.	Newspaper: Federal Register:	Not available 08/17/2007

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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2939038	AMES CMNTY BK, AMES, IOWA	03/05/2007	07/03/2007	S	Small Bank
269049	CITY ST BK, OGDEN, IOWA	03/12/2007	06/19/2007	S	Small Bank
60545	HOME T&SB, OSAGE, IOWA	03/26/2007	07/02/2007	S	Small Bank
157744	LINDEN ST BK, LINDEN, INDIANA	04/02/2007	07/16/2007	S	Small Bank
382742	OSB CMNTY BK, BROOKLYN, MICHIGAN	03/19/2007	07/05/2007	S	Small Bank
68840	UNION B&TC, EVANSVILLE, WISCONSIN	03/26/2007	06/29/2007	S	Small Bank

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 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCOMPANY	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Millstadt Bancshares, Inc., Millstadt, Illinois, and thereby indirectly acquire First National Bank of Millstadt, Millstadt, Illinois.	Newspaper: Federal Register:	08/16/2007 08/20/2007
CITIZENS BANCSHARES OF BATESVILLE, INC.	CIC	Notice by the Irrevocable Trust of Doyle W. Rogers, Sr. and Josephine Raye Rogers, with Barbara R. Hoover and Doyle W. Rogers, Jr. as trustees, in concert with Doyle W. Rogers, Sr., all of Batesville, Arkansas, to increase control of Citizens Bancshares of Batesville, Inc., Batesville, Arkansas.	Newspaper: Federal Register:	07/09/2007 Not available
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to retain its existing ownership interest of up to 6.88 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby retain its indirect ownership of Pinnacle Bank, Bentonville, Arkansas.	Newspaper: Federal Register:	08/19/2007 08/13/2007
EXCHANGE BANK OF NORTHEAST MISSOURI	* Branch	Exchange Bank of Northeast Missouri, Kahoka, Missouri, to establish a branch facility to be located at 304 East Grand Avenue, Memphis, Missouri.	Newspaper: Federal Register:	08/03/2007 Not applicable
FIRST SECURITY, INC.	CIC	Notice by Harry Roberts, individually, and The Roberts Group, Owensboro, Kentucky, to gain control of First Security, Inc., Owensboro, Kentucky. The Roberts Group consists of Harry Roberts, Willa Roberts, Harry L. Roberts and Sherry Turner, all of Owensboro, Kentucky.	Newspaper: Federal Register:	08/19/2007 08/15/2007
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to retain its existing ownership interest of up to 6.88 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby retain its indirect ownership 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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NONE					

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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 28, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAKOTA FINANCIAL INC.	* 3A1	Dakota Financial, Inc., Alexandria, Minnesota, to become a bank holding company by acquiring 100 percent of the State Bank of Marietta, Marietta, Minnesota.	Newspaper: Federal Register:	Not available 08/17/2007
FIRST COMMUNITY BANK	* Branch	First Community Bank, Glasgow, Montana, to establish a branch facility to be located at 2150 Amsterdam Road, Belgrade, Montana.	Newspaper: Federal Register:	08/22/2007 Not applicable
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:	07/21/2007 08/06/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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
153054	NORTHWESTERN BK, CHIPPEWA FALLS, WISCONSIN	04/09/2007	07/24/2007	O	Int Sm 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 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANCSHARES, INC.	* 3A1	Community State Bankshares, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of Community State Bank (in organization), both in Lamar, Colorado.	Newspaper:	Not available
			Federal Register:	08/27/2007

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
888253	1ST BK, EVANSTON, WYOMING	04/02/2007	07/18/2007	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 July 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, and The ANB Corporation, Terrell, Texas, to acquire 100 percent of Bryant-Irvin Bancshares, Inc., Benbrook, Texas, and indirectly acquire Bryant Irwin Delaware Corporation, Dover, Delaware, and Citizens National Bank, Fort Worth, Texas.	Newspaper: Federal Register:	08/17/2007 08/20/2007
DELHI BANCSHARES, INC.	CIC	Notice by Ms. Bobbie Sue Mathieu, Monroe, Louisiana, to acquire up to 13.71 percent interest in Delhi Bancshares, Inc., Delhi, Louisiana, and indirectly acquire Guaranty Bank & Trust Company of Delhi, Delhi, Louisiana.	Newspaper: Federal Register:	08/08/2007 08/09/2007
LEGEND BANCORP, INC.	* 3A5	Legend Bancorp, Inc., Bowie, Texas, to acquire by merger Bonstate Bancshares, Inc., Bonham, Texas, and indirectly acquire Bonham Financial Services, Inc., Dover, Delaware, and Bonham State Bank, Bonham, Texas.	Newspaper: Federal Register:	Not available Not available
Mineola Community Mutual Holding Company	* 3A1	Mineola Community Mutual Holding Company, Mineola, Texas, and Mineola Community Financial Group, Inc., Mineola, Texas, to become bank holding companies by acquiring 100 percent of Mineola Community Bank, S.S.B., Mineola, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 28, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
PACIFIC COMMERCE BANK, NATIONAL ASSOCIATION	Member	Pacific Commerce Bank, N.A., Los Angeles, California, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
W.T.B. FINANCIAL CORPORATION	4c8	W.T.B. Financial Corporation, Spokane, Washington, to retroactively acquire shares of IT-Lifeline, Inc., Liberty Lake, Washington; NextSentry Corporation, Spokane, Washington; and Lewis Investors, LLC, Seattle, Washington, pursuant to section 225.23(a)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
191663	COUNTY BK, MERCED, CALIFORNIA	03/26/2007	07/20/2007	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act