
Federal Reserve Release



H.2

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

No. 35

Week Ending September 1, 2007

Bank Mergers

National City Corporation, Cleveland, Ohio -- to merge with MAF Bancorp, Inc., Clarendon Hills, Illinois, and thereby acquire its subsidiaries, Mid America Bank, fsb, Clarendon Hills, and St. Francis Equity Properties, Inc., Brookfield, Wisconsin; and to engage in community development.

- Approved, August 28, 2007

Board Operations

Division of Monetary Affairs -- appointment of Cheryl Edwards as Associate Director; Andrew Levin, William Nelson, and Jonathan Wright as Deputy Associate Directors; Seth Carpenter, J. Benson Durham, Roberto Perli, and Egon Zakrajsek as Assistant Directors; and Gretchen Weinbach as Advisor, effective September 2, 2007.

- Approved, August 28, 2007

Regulations And Policies

Residential Mortgage Servicers -- interagency statement on loss mitigation strategies for servicers of residential mortgages.

- Approved, August 29, 2007

Enforcement

Capital City Bank, Tallahassee, Florida -- issuance of a consent order of assessment of a civil money penalty.

- Announced, August 28, 2007

Premier Bank, Denver, Colorado -- written agreement with the Federal Reserve Bank of Kansas City and the State of Colorado Division of Banking.

- Announced, August 29, 2007

Enforcement

Premier Bank, Denver, Colorado -- written agreement dated March 24, 2003,
terminated August 23, 2007.

- Announced, August 29, 2007

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operational and Payment System
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 3361 Rosecrans Street, San Diego, California.

- Approved, August 29, 2007

San Francisco

Community First Bank, Prineville, Oregon -- to establish a branch at Staats Street, Bend.

- Approved, August 28, 2007

Richmond

The Fauquier Bank, Warrenton, Virginia -- to establish a branch at 15252 Washington Street, Haymarket.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 141 South Highland Avenue, Pittsburgh, Pennsylvania.

- Approved, August 30, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3250 West 87th Street, Chicago, Illinois.

- Approved, August 28, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2627 North Elston Avenue, Chicago, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1212 75th Street, Downers Grove, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 16831 Torrence Avenue, Lansing, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 7580 Barrington Road, Hanover Park, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 13001 South Ashland Avenue, Calumet Park, Illinois.

- Approved, August 28, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2440 Lincoln Highway, Olympia Fields, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1200 North Kennedy Drive, Kankakee, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 491 East Roosevelt Drive, Lombard, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 8401 Indianapolis Boulevard, Highland, Indiana.

- Approved, August 28, 2007

Richmond

Heritage Bank, Norfolk, Virginia -- to establish a branch at 601 Lynnhaven Parkway, Virginia Beach.

- Approved, August 31, 2007

Bank Holding Companies

Secretary

Allied Irish Banks, p.l.c., Dublin, Ireland -- to increase its interest in M&T Bank Corporation, Buffalo, New York, and its subsidiaries, Manufacturers and Traders Trust Company, and M&T Bank, National Association, Oakfield.

- Approved, August 31, 2007

Richmond

Blue Ridge Financial Corporation, Walhalla, South Carolina -- to become a bank holding company and to acquire Blue Ridge Bank of Walhalla.

- Approved, August 30, 2007

Director, BS&R

BNP Paribas, Paris, France -- to engage in limited physical commodity trading activities complementary to the financial activity of engaging as principal in commodity derivatives.

- Approved, August 31, 2007

Philadelphia

CB Financial Corporation, Rehoboth Beach, Delaware -- to become a bank holding company and to acquire County Bank.

- Approved, August 27, 2007

St. Louis

Central Bancompany, Jefferson City, Missouri -- to acquire Millstadt Bancshares, Inc., Millstadt, Illinois, and thereby acquire First National Bank of Millstadt.

- Approved, August 27, 2007

Bank Holding Companies

Atlanta

Community Holding Company of Florida, Inc., Destin, Florida -- relief from a commitment.

- Withdrawn, August 29, 2007

Atlanta

FBC Bancorp, Inc., Orlando, Florida -- to acquire Prime Bank, Melbourne.

- Approved, August 30, 2007

Philadelphia

Harleysville National Corporation, Harleysville, Pennsylvania -- waiver of application to merge with East Penn Financial Corporation, Emmaus, in connection with the merger of East Penn Bank with Harleysville National Bank, Harleysville.

- Granted, August 31, 2007

Dallas

Legend Bancorp, Inc., Bowie, Texas -- to acquire by merger Bonstate Bancshares, Inc., Bonham, and thereby acquire Bonham State Bank and Bonham Financial Services, Inc., Dover, Delaware.

- Approved, August 30, 2007

Chicago

National Bancorp, Inc., Schaumburg, Illinois -- waiver of application to acquire Antioch Bancshares, Inc., Antioch, and thereby acquire First National Bank-Employee Owned, in connection with the merger of First National Bank-Employee Owned and AmericaUnited Bank and Trust Company, USA, Schaumburg.

- Granted, August 31, 2007

Bank Holding Companies

Chicago

Security Agency, Inc., Decorah, Iowa -- waiver of application to acquire Fortress Bank of Cresco, Cresco, in connection with the merger of Fortress Bank of Cresco and Decorah Bank & Trust Company, Decorah.

- Granted, August 27, 2007

Chicago

Sidney Bancorp, Sidney, Michigan -- to become a bank holding company and to acquire Sidney State Bank.

- Approved, August 30, 2007

Bank Mergers

Dallas

Southwest Bank, Fort Worth, Texas -- to merge with Community Bank of Texas, National Association, Grand Prairie, and thereby establish a branch at 1106 North Highway 360.

- Approved, August 30, 2007

Change In Bank Control

St. Louis

Bradley Bancshares, Inc., Warren, Arkansas -- to retain control of Bradley Bancshares, Inc.

- Permitted, August 29, 2007

Atlanta

Overton Financial Services, Inc., Livingston, Tennessee -- to retain control of Overton Financial Services, Inc.

- Permitted, August 28, 2007

Change In Bank Control

Richmond

West-Central Bancorp, Inc., Spencer, West Virginia -- to retain control of West-Central Bancorp, Inc.

- Permitted, August 28, 2007

Extensions Of Time

San Francisco

1st Century Bancshares, Inc., Los Angeles, California -- extension to December 22, 2007, to become a bank holding company and to acquire 1st Century Bank.

- Granted, August 27, 2007

St. Louis

First Banks, Inc., Hazelwood, Missouri -- extension to December 10, 2007, to acquire shares of Community West Bancshares, Goleta, California, and Community West Bank, National Association.

- Granted, August 30, 2007

Chicago

Town Bank, Delafield, Wisconsin -- extension to December 14, 2007, to establish a branch at 13150 Watertown Plank Road, Elm Grove.

- Granted, August 28, 2007

Financial Holding Companies

Atlanta

CP Capital Bancorp, Inc., Miami, Florida -- election to become a financial holding company.

- Effective, August 29, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN BANCORP, INC.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by James J. Mawn, Sr. Gloucester, Massachusetts, and members of his immediate family and affiliated entities acting in concert to acquire additional shares of Northern Bancorp, Inc., Woburn, Massachusetts.	Newspaper:	09/05/2007
			Federal Register:	09/05/2007

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIED IRISH BANKS, P.L.C.	* 3A3	Allied Irish Banks, p.l.c., Dublin, Ireland to acquire additional shares of M&T Bank Corporation, Buffalo, New York ("M&T"), for a total of 29 percent, as a result of M&T's stock buyback program, and thereby indirectly control Manufacturers and Traders Trust Company, Buffalo, New York and M&T Bank, N.A., Oakfield, New York.	Newspaper: Federal Register:	08/29/2007 08/27/2007
ANDHRA BANK	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
BANCO POPULAR DE PUERTO RICO	* 18C	Banco Popular de Puerto Rico, San Juan, Puerto Rico in connection with the request for prior approval of the Board of Governors of the Federal Reserve System to acquire certain assets and assume certain liabilities of the 17 Puerto Rico branches of Citibank, NA, Las Vegas, Nevada, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France requests approval pursuant to the 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.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, on behalf of itself and its Edge corporation subsidiary, Citibank Overseas Investment Corporation, New Castle, Delaware requests a waiver from the aggregate investment limit in Section 211.9(b)(6) of Regulation K for an investment in Diners Club Europe S.p.A.	Newspaper: Federal Register:	Not applicable Not applicable
INTERNATIONAL BANK OF AZERBAIJAN	FBSEA	International Bank of Azerbaijan, Baku, Azerbaijan, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
M&T BANK CORPORATION	* 3A3	M&T Bank Corporation, Buffalo, New York ("M&T"), to (i) acquire Partners Trust Financial Group, Utica, New York ("Partners Trust") and merge Partners Trust with and into M&T, and thereby to acquire Partners Trust's wholly-owned bank subsidiary, Partners Trust Municipal Bank, Utica, New York, and also thereby to acquire Partners Trust Bank, Utica, New York, and thereby operate a federal savings bank, and (ii) to acquire Partners Trust's wholly-owned direct and indirect non-banking subsidiaries, pursuant to Sections 3(a)(3), 4(c) (8) and 4(j) of the Bank Holding Company Act of 1956, as amended, and Sections 225.15 and 225.24 of Regulation Y.	Newspaper:	Not available
	4c8		Federal Register:	10/01/2007
	* 18C		In addition, Manufacturers and Traders Trust Company, Buffalo, New York, ("M&T Bank") to merge with Partners Trust Bank and Partners Trust Municipal Bank, with M&T Bank as the surviving entity, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and in connection therewith, to retain the branches at the current branch locations of Partners Trust Bank, pursuant to Section 9 of the Federal Reserve Act.	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a limited-service branch to be located at 15 South Franklin Street, Wilkes-Barre, Luzerne County, Pennsylvania (RSSD 3630994).	Newspaper:	09/06/2007
			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
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 September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARLEYSVILLE NATIONAL CORPORATION	* 3A3	Harleysville National Corporation, Harleysville, PA, acquire 19.9% of Berkshire Bancorp, Inc., Wyomissing, PA, thereby indirectly acquire Berkshire Bank, Wyomissing, PA.	Newspaper:	09/24/2007
			Federal Register:	09/25/2007

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.

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan to establish branch at Countyline - 1122 Dale Mabry Highway N, Lutz, FL	Newspaper: Federal Register:	09/12/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan to establish branch at Big Bend - 13304 US Highway 301 South, Riverview, FL	Newspaper: Federal Register:	09/12/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan to establish branch at McMullen Booth - 1703 McMullen Booth Road, Clearwater, FL	Newspaper: Federal Register:	09/12/2007 Not applicable
FIRST CORBIN BANCORP, INC.	* 3A5	First Corbin Bancorp, Inc. proposed acquisition of Eagle Fidelity, Inc. and it's subsidiary bank Eagle Bank, Inc pursuant to section 3(a)(5) of the BHCA.	Newspaper: Federal Register:	Not available Not available
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A5 * 3A3	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire Yardville National Bancorp, Hamilton, New Jersey, and its subsidiary bank, Yardville National Bank, Yardville, New Jersey, and its 19.9% investment in Bucks County Bank, Doylestown, PA	Newspaper: Federal Register:	Not available 09/25/2007

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:

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 September 1, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANC OF AMERICA FSC HOLDINGS, INC.	Investment	Banc of America FSC Holdings, Inc., San Francisco, California, requests approval to make an investment of \$95.1 million in Storey Asset Management Company, Reno, Nevada.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF MONROE, THE	Premises	The Bank of Monroe, Union, West Virginia, to increase its investment in bank premises in the amount of \$1 million.	Newspaper: Federal Register:	Not applicable Not applicable
COMMUNITY CAPITAL BANK OF VIRGINIA	Member	Community Capital Bank of Virginia, Christiansburg, Virginia, to become a member of the Federal Reserve Bank.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST VIRGINIA COMMUNITY BANK	Member	First Virginia Community Bank, Fairfax, Virginia, an organizing bank, to become a member of the Federal Reserve Bank of Richmond.	Newspaper: Federal Register:	Not applicable Not applicable
SELECT BANK	* Branch	Select Bank, Forest, Virginia, proposes to establish a branch at 7113 Timberlake Road, Lynchburg, Virginia.	Newspaper: Federal Register:	09/12/2007 Not applicable
VIRGINIA COMMUNITY CAPITAL, INC.	* 3A1 4c8	Virginia Community Capital, Inc., Christiansburg, Virginia, to become a bank holding company through the acquisition of 99% of the voting securities of Community Capital Bank of Virginia, Christiansburg, Virginia, an organizing bank.	Newspaper: Federal Register:	09/22/2007 09/21/2007

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.

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITALMARK BANK & TRUST	* Branch	CapitalMark Bank & Trust, Chattanooga, Tennessee, to establish a branch located at 550 Main Street, Suite 550, Knoxville, Tennessee.	Newspaper: Federal Register:	09/10/2007 Not applicable
CITIZENS SOUTHERN BANCSHARES, INC.	CIC	Citizens Southern Bancshares, Inc., Vernon, Alabama (Bancshares), prior change in control notice filed by Guy F. Medley and Ann S. Medley; Michael A. Medley and Lanora A. Medley; Michael P. McCann and Janice A. McCann; Michael A. Bean and Deborah B. Bean; and Jeffrey K. Stout and Diane O. Stout, all of Dothan, Alabama, to collectively acquire 69.17 percent of the outstanding shares of Bancshares and its subsidiary, Citizens State Bank, Vernon, Alabama.	Newspaper: Federal Register:	Not available 09/10/2007
COASTAL COMMERCE BANCSHARES, INC.	CIC	Prior change in control notice filed by Leandre Joseph Folse; Bonnie Jane Folse; Mark Phillip Folse; Todd John Folse; and the Folse Family Voting Trust, Leandre Joseph Folse, Bonnie Jane Folse, and Mark Phillip Folse, trustees; all of Houma, Louisiana, and Carrie Jane Folse, Birmingham, Alabama, to collectively acquire approximately 1.9 percent of the outstanding shares of Coastal Commerce Bancshares, and its subsidiary, Coastal Commerce Bank, both of Houma, Louisiana. Total pro forma ownership for the group will be approximately 13.1 percent.	Newspaper: Federal Register:	09/16/2007 09/14/2007
COMMUNITY FIRST, INC.	* 3A3	Community First, Inc., Columbia, Tennessee, to acquire 100 percent of the outstanding shares of First National Bank of Centerville, Centerville, Tennessee.	Newspaper: Federal Register:	09/22/2007 09/28/2007
FIRST GUARANTY BANCSHARES, INC.	* 3A3	First Guaranty Bancshares, Inc., to acquire 100 percent of the outstanding shares of Douglass National Bank, Kansas City, Kansas.	Newspaper: Federal Register:	Not available Not available
PATTERSON BANCSHARES, INC.	* 3A1	Patterson Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Patterson State Bank, both of Patterson, Louisiana.	Newspaper: Federal Register:	09/26/2007 09/28/2007
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 16116 State Road 54, Odessa, Florida, to be known as the Suncoast Crossings Office; 4386 Cobb Parkway, Acworth, Georgia, to be known as the Governor's Towne Club Office; and 8109 Kensington Drive, Waxhaw, North Carolina, to be known as the Cureton Office.	Newspaper: Federal Register:	Not available Not applicable
TENNESSEE STATE BANK	* Branch	Tennessee State Bank, Pigeon Forge, Tennessee, to establish branches in the following locations: 11470 Parkside Drive, Knoxville, Tennessee; 107 Epley Road, Newport, Tennessee; and 106 West Broadway Boulevard, Jefferson City, Tennessee.	Newspaper: Federal Register:	09/13/2007 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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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- O = Outstanding
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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin, Merchants Merger Corp., Brookfield, Wisconsin, and Merchants New Merger Corp., Brookfield, Wisconsin, and thereby indirectly acquire Lincoln State Bank, Milwaukee, Wisconsin, Grafton State Bank, Grafton, Wisconsin, Community Bank Financial, Oconto Falls, Wisconsin, The Reedsburg Bank, Reedsburg, Wisconsin, Fortress Bank, Westby, Wisconsin, Fortress Bank of Cresco, Cresco, Iowa, Wisconsin State Bank, Random Lake, Wisconsin, and 5.89 percent of the voting shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby indirectly acquire Bank of Wausau, Wausau, Wisconsin.	Newspaper: Federal Register:	Not available 09/28/2007
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Ozaukee Bank, Cedarburg, Wisconsin.	Newspaper: Federal Register:	Not available 09/28/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 27482 Portola Parkway, Foothill Ranch, California, and 26131 La Paz Road, Suite B1, Mission Viejo, California.	Newspaper: Federal Register:	Not available Not applicable
COVENANT BANCSHARES, INC.	* 3A1	Covenant Bancshares, Inc., Forest Park, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank of Lawndale, Chicago, Illinois.	Newspaper: Federal Register:	09/18/2007 09/17/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of BankFinancial Corporation, Burr Ridge, Illinois, and thereby indirectly acquire BankFinancial F.S.B., Olympia Fields, Illinois, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire PFF Bank and Trust, Pomona, California, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of Provident Financial Holdings, Inc., Riverside, California, and thereby indirectly acquire Provident Savings Bank, F.S.B., Riverside, California, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FOX RIVER FINANCIAL CORPORATION	* 3A1	Fox River Financial Corporation, Burlington, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Fox River State Bank, Burlington, Wisconsin.	Newspaper: Federal Register:	Not available 09/17/2007
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
PARTNERSHIP COMMUNITY BANCSHARES, INC.	* 3A3	Partnership Community Bancshares, Inc., Tomah, Wisconsin, to acquire 51 percent of the voting shares of Lebanon Community Bancshares, Inc., Watertown, Wisconsin, and thereby indirectly acquire Town & Country Bank, Watertown, Wisconsin.	Newspaper: Federal Register:	Not available Not available
SB BANCORP, INC.	* 3A1	SB Bancorp, Inc., DeForest, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Settlers Bank (in organization), DeForest, Wisconsin.	Newspaper: Federal Register:	09/15/2007 09/14/2007

* Subject to the provisions of the Community Reinvestment Act

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
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 September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
EUREKA BANCSHARES, INC.	CIC	Notice by the Cross Family Control Group to retain ownership of 61.7 percent of the voting shares of Eureka Baneshares, Inc., Eureka Springs, Arkansas. The Cross Family Control Group consists of John F. Cross, Sr., John F. Cross, Jr., Marie J. Cross, Bobbie S. Foster, Charles T. Cross, and the Cross Family Trust, John F. Cross, Sr. as trustee, all of Eureka Springs, Arkansas, and Claude C. Cross, Charleston, South Carolina.	Newspaper:	09/22/2007
			Federal Register:	09/13/2007

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACCESS BANCSHARES, INC.	CIC	Notice by First Trust Company of Onaga, N.A. FBO LeRoy Albjerg, IRA, Arden Hills, Minnesota; US Bancorp Piper Jaffray custodian FBO Harold Broman, Jr., North St. Paul, Minnesota; Larry Dunn, Stacy, Minnesota; and Diana Makens, Las Vegas, Nevada, to join an existing group acting in concert: Walter G. Fries, Wabasha, Minnesota; Raymond B. Pinson, Del Ray Beach, Florida; Kenneth D. Myers, Apple Valley, Minnesota; GLA Investments, L.L.C., Lakeville, Minnesota, Gary Anderson as general partner; AMSIE Enterprises, LLC, Minnetonka, Minnesota, Donald Eisma as general partner; Nancy Ludwig and Francis N. Ludwig, Apple Valley, Minnesota; Richard B. Lambert, Jr., Apple Valley, Minnesota; Russell S. Sampson, Prior Lake, Minnesota; Curtis A. Sampson, Hector, Minnesota; Brett D. Reese, Northfield, Minnesota; S & L Investments, LLP, Bloomington, Minnesota, David Stueve as general partner; Savage Capitalists, LLP, Bloomington, Minnesota, David Stueve as general partner; Pershing LLC FBO Richard D. Estenson IRA, Northfield, Minnesota; Charles and Cindy Beske, Lakeville, Minnesota; and Brian Bauer, Garvin, Minnesota, to gain control of 25 percent or more of the shares of Access Bancshares, Inc., Champlin, Minnesota, and thereby indirectly gain control of Access Bank, Champlin, Minnesota.	Newspaper: Federal Register:	Not available 08/31/2007
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 8111 Highway 35, Big Fork, Montana.	Newspaper: Federal Register:	09/07/2007 Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
INVESTORS FINANCIAL CORPORATION OF PETTIS COUNTY, INC.	CIC	Notice by Shaun R. Hayes, St. Louis, Missouri, to acquire control of Investors Financial Corporation of Pettis County, Inc., parent of Excel Bank, both in Sedalia, Missouri, through the acquisition of voting shares.	Newspaper:	09/24/2007
			Federal Register:	09/10/2007

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.

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NONE					

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 September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHISHOLM BANCSHARES, INC.	CIC	Notice filed by Asbury Trust #1-S; Asbury Trust #2-B; Asbury Trust #3-A; Asbury Trust #4-T; W. Andrew Sandford, as trustee; and Blake and Carole Sandford, all of Decatur, Texas, together, acting in concert, to increase their ownership and voting control of Chisholm Bancshares, Inc., Decatur, Texas, from 9.99 percent to 18.06 percent, and indirectly acquire North Texas Bank, N.A., Decatur, Texas.	Newspaper: Federal Register:	09/24/2007 09/14/2007
COMERICA BANK	* 18C * Branch Member	Comerica Bank, Dallas, Texas (in organization), to merge with Comerica Bank, Detroit, Michigan, and thereby to establish related branch offices, and the concurrent application by Comerica Bank, Dallas, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	09/24/2007 Not applicable
F C HOLDINGS, INC.	* 3A5	F C Holdings, Inc., Houston, Texas, and F C Holdings of Delaware, Inc., Wilmington, Delaware, to acquire by merger 100 percent of First Crockett Bancshares, Inc., Crockett, Texas, and indirectly acquire Crockett Delaware Bancshares, Inc., New Castle, Delaware, and First National Bank of Crockett, Crockett, Texas.	Newspaper: Federal Register:	Not available Not available
KILGORE NATIONAL FINANCIAL CORP.	3A1	Kilgore National Financial Corp., Kilgore, Texas, to become a bank holding company by acquiring 100 percent of Kilgore National Bank, Kilgore, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 3000 West 7th Street, Suite 120, Fort Worth, Texas.	Newspaper: Federal Register:	09/10/2007 Not applicable
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 9802 Quaker Avenue, Lubbock, Texas 79424.	Newspaper: Federal Register:	09/07/2007 Not applicable

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.

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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 September 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF WHITMAN	* Branch	Bank of Whitman, Colfax, Washington, to establish a branch facility at 12812 N. Addison, Spokane, Washington.	Newspaper:	08/31/2007
			Federal Register:	Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Release



H.2

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

No. 35

Week Ending September 1, 2007

Bank Mergers

National City Corporation, Cleveland, Ohio -- to merge with MAF Bancorp, Inc., Clarendon Hills, Illinois, and thereby acquire its subsidiaries, Mid America Bank, fsb, Clarendon Hills, and St. Francis Equity Properties, Inc., Brookfield, Wisconsin; and to engage in community development.

- Approved, August 28, 2007

Board Operations

Division of Monetary Affairs -- appointment of Cheryl Edwards as Associate Director; Andrew Levin, William Nelson, and Jonathan Wright as Deputy Associate Directors; Seth Carpenter, J. Benson Durham, Roberto Perli, and Egon Zakrajsek as Assistant Directors; and Gretchen Weinbach as Advisor, effective September 2, 2007.

- Approved, August 28, 2007

Regulations And Policies

Residential Mortgage Servicers -- interagency statement on loss mitigation strategies for servicers of residential mortgages.

- Approved, August 29, 2007

Enforcement

Capital City Bank, Tallahassee, Florida -- issuance of a consent order of assessment of a civil money penalty.

- Announced, August 28, 2007

Premier Bank, Denver, Colorado -- written agreement with the Federal Reserve Bank of Kansas City and the State of Colorado Division of Banking.

- Announced, August 29, 2007

Enforcement

Premier Bank, Denver, Colorado -- written agreement dated March 24, 2003,
terminated August 23, 2007.

- Announced, August 29, 2007

H.2 Actions under delegated authority

August 26, 2007 to September 1, 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

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 3361 Rosecrans Street, San Diego, California.

- Approved, August 29, 2007

San Francisco

Community First Bank, Prineville, Oregon -- to establish a branch at Staats Street, Bend.

- Approved, August 28, 2007

Richmond

The Fauquier Bank, Warrenton, Virginia -- to establish a branch at 15252 Washington Street, Haymarket.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 141 South Highland Avenue, Pittsburgh, Pennsylvania.

- Approved, August 30, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3250 West 87th Street, Chicago, Illinois.

- Approved, August 28, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2627 North Elston Avenue, Chicago, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1212 75th Street, Downers Grove, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 16831 Torrence Avenue, Lansing, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 7580 Barrington Road, Hanover Park, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 13001 South Ashland Avenue, Calumet Park, Illinois.

- Approved, August 28, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2440 Lincoln Highway, Olympia Fields, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1200 North Kennedy Drive, Kankakee, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 491 East Roosevelt Drive, Lombard, Illinois.

- Approved, August 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 8401 Indianapolis Boulevard, Highland, Indiana.

- Approved, August 28, 2007

Richmond

Heritage Bank, Norfolk, Virginia -- to establish a branch at 601 Lynnhaven Parkway, Virginia Beach.

- Approved, August 31, 2007

Bank Holding Companies

Secretary

Allied Irish Banks, p.l.c., Dublin, Ireland -- to increase its interest in M&T Bank Corporation, Buffalo, New York, and its subsidiaries, Manufacturers and Traders Trust Company, and M&T Bank, National Association, Oakfield.

- Approved, August 31, 2007

Richmond

Blue Ridge Financial Corporation, Walhalla, South Carolina -- to become a bank holding company and to acquire Blue Ridge Bank of Walhalla.

- Approved, August 30, 2007

Director, BS&R

BNP Paribas, Paris, France -- to engage in limited physical commodity trading activities complementary to the financial activity of engaging as principal in commodity derivatives.

- Approved, August 31, 2007

Philadelphia

CB Financial Corporation, Rehoboth Beach, Delaware -- to become a bank holding company and to acquire County Bank.

- Approved, August 27, 2007

St. Louis

Central Bancompany, Jefferson City, Missouri -- to acquire Millstadt Bancshares, Inc., Millstadt, Illinois, and thereby acquire First National Bank of Millstadt.

- Approved, August 27, 2007

Bank Holding Companies

Atlanta

Community Holding Company of Florida, Inc., Destin, Florida -- relief from a commitment.

- Withdrawn, August 29, 2007

Atlanta

FBC Bancorp, Inc., Orlando, Florida -- to acquire Prime Bank, Melbourne.

- Approved, August 30, 2007

Philadelphia

Harleysville National Corporation, Harleysville, Pennsylvania -- waiver of application to merge with East Penn Financial Corporation, Emmaus, in connection with the merger of East Penn Bank with Harleysville National Bank, Harleysville.

- Granted, August 31, 2007

Dallas

Legend Bancorp, Inc., Bowie, Texas -- to acquire by merger Bonstate Bancshares, Inc., Bonham, and thereby acquire Bonham State Bank and Bonham Financial Services, Inc., Dover, Delaware.

- Approved, August 30, 2007

Chicago

National Bancorp, Inc., Schaumburg, Illinois -- waiver of application to acquire Antioch Bancshares, Inc., Antioch, and thereby acquire First National Bank-Employee Owned, in connection with the merger of First National Bank-Employee Owned and AmericaUnited Bank and Trust Company, USA, Schaumburg.

- Granted, August 31, 2007

Bank Holding Companies

Chicago

Security Agency, Inc., Decorah, Iowa -- waiver of application to acquire Fortress Bank of Cresco, Cresco, in connection with the merger of Fortress Bank of Cresco and Decorah Bank & Trust Company, Decorah.

- Granted, August 27, 2007

Chicago

Sidney Bancorp, Sidney, Michigan -- to become a bank holding company and to acquire Sidney State Bank.

- Approved, August 30, 2007

Bank Mergers

Dallas

Southwest Bank, Fort Worth, Texas -- to merge with Community Bank of Texas, National Association, Grand Prairie, and thereby establish a branch at 1106 North Highway 360.

- Approved, August 30, 2007

Change In Bank Control

St. Louis

Bradley Bancshares, Inc., Warren, Arkansas -- to retain control of Bradley Bancshares, Inc.

- Permitted, August 29, 2007

Atlanta

Overton Financial Services, Inc., Livingston, Tennessee -- to retain control of Overton Financial Services, Inc.

- Permitted, August 28, 2007

Change In Bank Control

Richmond

West-Central Bancorp, Inc., Spencer, West Virginia -- to retain control of West-Central Bancorp, Inc.

- Permitted, August 28, 2007

Extensions Of Time

San Francisco

1st Century Bancshares, Inc., Los Angeles, California -- extension to December 22, 2007, to become a bank holding company and to acquire 1st Century Bank.

- Granted, August 27, 2007

St. Louis

First Banks, Inc., Hazelwood, Missouri -- extension to December 10, 2007, to acquire shares of Community West Bancshares, Goleta, California, and Community West Bank, National Association.

- Granted, August 30, 2007

Chicago

Town Bank, Delafield, Wisconsin -- extension to December 14, 2007, to establish a branch at 13150 Watertown Plank Road, Elm Grove.

- Granted, August 28, 2007

Financial Holding Companies

Atlanta

CP Capital Bancorp, Inc., Miami, Florida -- election to become a financial holding company.

- Effective, August 29, 2007