

---

## Federal Reserve Release

---



H.2

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

No. 36

Week Ending September 8, 2007

Financial Holding Companies

Complementary Financial Activities -- determination that disease management and mail-order pharmacy activities are complementary to the financial activity of underwriting and selling health insurance and are therefore permissible for financial holding companies under the Bank Holding Company Act.

- Approved, September 6, 2007

## **H.2 Actions under delegated authority**

**September 2, 2007 to September 8, 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**

#### San Francisco

Bank of Whitman, Colfax, Washington -- to establish a branch at 12812 North Addison, Spokane.

- Approved, September 6, 2007

#### Philadelphia

Conestoga Bank, Chester Springs, Pennsylvania -- to establish a branch at 630 Skippack Pike, Whitpain Township.

- Approved, September 7, 2007

#### St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 11451 Broadway Street, Pearland, Texas.

- Approved, September 6, 2007

#### Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to provide courier service in Camden, Chowan, Currituck, Dare, Durham, New Hanover, Orange, Pasquotank, Perquimans, Pitt, Wake, and Washington Counties.

- Approved, September 5, 2007

#### Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to provide courier service in Greensville County, Virginia; Virginia Beach, Chesapeake, Newport News, Portsmouth, and Norfolk.

- Approved, September 5, 2007

**Bank Branches, Domestic**

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to provide courier service in Richmond and Charlottesville, Virginia; and Albemarle, Chesterfield, Greensville, and Henrico Counties.

- Approved, September 5, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 13728 Beach Boulevard, Jacksonville, Florida.

- Approved, September 6, 2007

**Bank Holding Companies**

Kansas City

BSB Bancshares, Inc., Lincoln, Nebraska -- to become a bank holding company and to acquire Brunswick Bancshares, Inc., Brunswick.

- Approved, September 6, 2007

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire shares of Bank of Feather River, Yuba City, California, a de novo bank.

- Approved, September 7, 2007

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire shares of Loveland Bank of Commerce, Loveland, Colorado, a de novo bank.

- Approved, September 7, 2007

Bank Holding Companies

New York

Center Bancorp, Inc., Union, New Jersey -- to acquire Beacon Trust Company, Inc., Madison, and thereby engage in certain nonbanking activities.

- Approved, September 5, 2007

Minneapolis

Dakota Financial Inc., Alexandria, Minnesota -- to become a bank holding company and to acquire State Bank of Marietta, Marietta.

- Approved, September 5, 2007

New York

Delaware Bancshares, Inc., Walton, New York -- waiver of application to acquire Stamford Bank Corporation, Stamford, in connection with the merger of their subsidiaries, National Bank of Delaware County, Walton, and National Bank of Stamford, Stamford.

- Granted, September 4, 2007

Chicago

Greenwoods Financial Group, Inc., Rio, Wisconsin -- to become a bank holding company and to acquire Greenwood's Bancorporation, Inc., Lake Mills, and The Greenwood's State Bank; and to engage in insurance agency activities through the acquisition of Greenwood's Financial Services, Inc.

- Approved, September 4, 2007

Cleveland

Hometown Bancshares, Inc., Middlebourne, West Virginia -- to acquire First Community Bancorp, Inc., St. Marys, in connection with the merger of The First National Bank of St. Marys and Union Bank, Inc., Middlebourne.

- Withdrawn, September 4, 2007

**Bank Holding Companies**

Boston

Ledyard Financial Group, Inc., Hanover, New Hampshire -- to become a bank holding company and to acquire Ledyard National Bank, Norwich, Vermont.

- Approved, September 7, 2007

St. Louis

Lonoke Bancshares, Inc., Lonoke, Arkansas -- to retain its interest in Pinnacle Bancshares, Inc., Bentonville, and thereby retain ownership of Pinnacle Bank.

- Approved, September 7, 2007

Atlanta

Traditions Bancshares, Inc., Cullman, Alabama -- relief from a commitment.

- Withdrawn, September 6, 2007

San Francisco

Washington Federal, Seattle, Washington -- waiver of application to acquire First Mutual Bancshares, Inc., Bellevue, in connection with the merger of First Mutual Bank, Bellevue, and Washington Federal Savings and Loan Association, Seattle.

- Granted, September 6, 2007

**Bank Mergers**

Philadelphia

Susquehanna Bank PA, Lititz, Pennsylvania -- to merge with CommunityBanks, Millersburg.

- Approved, September 4, 2007

**Bank Premises**

Richmond

The Bank of Monroe, Union, West Virginia -- to increase its investment in bank premises.

- Approved, September 7, 2007

**Banks, Nonmember, And Miscellaneous Institutions**

New York

HSBC Private Bank International, Miami, Florida -- to establish a branch in San Francisco, California.

- Approved, September 7, 2007

**Change In Bank Control**

Chicago

Capital Commerce Bancorp, Inc., Milwaukee, Wisconsin -- change in bank control.

- Permitted, September 4, 2007

**Extensions Of Time**

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- extension to December 25, 2007, to acquire shares of High Desert Bank, Bend, Oregon, and thereby operate a savings association.

- Granted, September 5, 2007

**Financial Holding Companies**

Atlanta

Coastal Community Investments, Inc., Panama City Beach, Florida -- election to become a financial holding company.

- Effective, September 7, 2007

Minneapolis

Security State Bank Holding Company, Jamestown, North Dakota -- election to become a financial holding company.

- Effective, September 4, 2007



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DANVERS BANCORP, INC.	* 3A1	Danvers Bancorp, Inc., Danvers, Massachusetts (Danvers Bancorp) to acquire 100% of the outstanding capital stock of Danversbank, Danvers, Massachusetts pursuant to section 3(a)(1) of the BHC Act, in connection with the reorganization of Danvers Bancorp from mutual to stock form.	Newspaper:	09/28/2007
			Federal Register:	10/09/2007

**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 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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
M&T BANK CORPORATION	* 3A3 4c8 * 18C * Branch	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.  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.	Newspaper: Federal Register:	Not available 10/01/2007

\* Subject to the provisions of the Community Reinvestment Act

**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 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NATIONAL PENN BANCSHARES, INC.	* 3A3	National Penn Bancshares, Inc., Boyertown, PA, to acquire Christiana Bank & Trust Company, Greenville, through a merger with NBP Interim Bank, Greenville, DE.	Newspaper:	10/01/2007
			Federal Register:	Not available
SUSQUEHANNA BANK DV	* Branch	Susquehanna Bank DV, Bryn Mawr, PA proposes to establish a branch office located at 2 Aquarium Drive, Camden, NJ, pursuant to Section 9 of the Federal Reserve Act.	Newspaper:	09/15/2007
			Federal Register:	Not applicable

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

---

CRA Examinations scheduled for	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 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST CORBIN BANCORP, INC.	* 3A5	First Corbin Bancorp, Inc. proposed acquisition of Eagle Fidelity, Inc. and its subsidiary bank Eagle Bank, Inc pursuant to section 3(a)(5) of the BHCA.	Newspaper:	Not available
			Federal Register:	Not available
KEYCORP	* 3A5 * 3A1	KeyCorp, Cleveland, Ohio, through use of newly created merger subsidiary, KYCA Corporation, to acquire U.S.B. Holding Co. Inc., Orangeburg, New York and its subsidiary bank Union State Bank, Orangeburg, New York. After consummation, KeyCorp intends to merge Union State Bank with and into KeyBank N.A.	Newspaper:	Not available
			Federal Register:	Not available
PNC BANK, DELAWARE	* 18C * Branch	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire by merger Delaware Sterling Bank & Trust Company, Christiana, Delaware	Newspaper:	Not available
			Federal Register:	Not applicable
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:	09/24/2007
			Federal Register:	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:

- 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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending September 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MINERS EXCHANGE BANK	* Branch	Miners Exchange Bank, Coeburn, Virginia, proposes to establish a branch at 1221 Lynn Garden Drive, Kingsport, Tennessee.	Newspaper:	09/21/2007
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

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 September 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	09/04/2007 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, Carrie Jane Folse, Birmingham, Alabama; The Myrtis Folse Lucas Revocable Trust, Tulsa, Oklahoma, Mytris Folse Lucas, grantor; and The Joe W. Smith Revocable Trust, Tulsa, Oklahoma, Joe W. Smith, grantor and trustee; to collectively acquire 2.0 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 14.2 percent.	Newspaper: Federal Register:	10/01/2007 09/27/2007
FIRST GUARANTY BANCSHARES, INC.	* 3A3	First Guaranty Bancshares, Inc., to acquire 100 percent of the outstanding shares of Douglass National Bank, Kansas City, Missouri.	Newspaper: Federal Register:	10/06/2007 10/04/2007
FLORIDA SHORES BANCORP, INC.	* 3A3	Smith Associates Florida Banking Fund LLC, along with Smith Associates Bank Fund Management LLC, and Florida Shores Bancorp, Inc., all of Pompano Beach, Florida, to acquire 60 percent of the outstanding shares of Florida Shores Bank - Southwest, Venice, Florida (in organization).	Newspaper: Federal Register:	10/05/2007 10/09/2007
SECURITY BANK CORPORATION	* 3A3	Security Bank Corporation, Macon, Georgia, advance federal register for the proposal to acquire 100 percent of the outstanding shares of Security Bank of the Coast, Brunswick, Georgia (in organization).	Newspaper: Federal Register:	Not available 10/04/2007
STERLING BANK	* Branch	Sterling Bank, Lantana, Florida, to establish a branch located at 2465 Wilton Drive, Wilton Manors, Florida.	Newspaper: Federal Register:	09/15/2007 Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending September 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	09/13/2007
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

---

CRA Examinations scheduled for	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 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	09/11/2007 Not applicable
COMMUNITY BANCORP, INC.	* 3A5	Community Bancorp, Inc., Saint Charles, Michigan, to acquire 100 percent of the voting shares of MSB Holding, Inc., Montrose, Michigan, and thereby indirectly acquire Montrose State Bank, Montrose, Michigan.	Newspaper: Federal Register:	Not available Not available
COMMUNITY STATE BANK	* Branch	Community State Bank, Avilla, Indiana, to establish a branch facility to be located at 708 West 7th Street, Auburn, Indiana.	Newspaper: Federal Register:	09/17/2007 Not applicable
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 CFS Bancorp, Inc., Munster, Indiana, and thereby indirectly acquire Citizens Financial Bank, Munster, Indiana, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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
FNB BANSHARES, INC.	CIC	Notice by the Dummermuth Family (Kim K. Dummermuth, Elgin, Iowa; Chris C. Dummermuth, Quincy, Illinois; David D. Dummermuth, Crawford, Colorado; and Connie C. Dummermuth Steere, Kingsport, Tennessee) to retain control of 20.39 percent of FNB BanShares, Inc., West Union, Iowa and thereby indirectly First National Bank, West Union, Iowa.	Newspaper: Federal Register:	Not available 09/25/2007
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
FRIENDSHIP STATE BANK, THE	* Branch	The Friendship State Bank, Friendship, Indiana, to establish a branch facility to be located at 1362 State Road 46E, Batesville, Indiana.	Newspaper: Federal Register:	09/07/2007 Not applicable
LINCOLN S.B. CORP.	CIC	Notice by Stuart B. Drake, Farmer City, Illinois, and a group of related individuals, to retain control of Lincoln S.B. Corp., Lincoln, Illinois, and thereby indirectly retain control of State Bank of Lincoln, Lincoln, Illinois.	Newspaper: Federal Register:	Not available Not available
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish 7 branches to be located at: Scott and North First Streets, Wausau, Wisconsin; Ocotillo Road and Ironwood Drive, Queen Creek, Arizona; 135th Street and Fontana Avenue, Leawood, Kansas; Highway 36 and Fairview Avenue, Roseville, Minnesota, Rogers Drive and Commerce Boulevard, Rogers, Minnesota, 1101 Walnut Street, Kansas City, Missouri, and 6752 Conroy Road, Orlando, Florida.	Newspaper: Federal Register:	09/10/2007 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

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 8, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/01/2007
			Federal Register:	10/04/2007



**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HERITAGE STATE BANK	* Branch	Heritage State Bank, Lawrenceville, Illinois, to establish a branch facility to be located at Route 1 and Highway 68, Haubstadt, Indiana.	Newspaper:	09/13/2007
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 8, 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:	Not available
			Federal Register:	08/31/2007

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTURY FINANCIAL SERVICES CORPORATION	* 3A1	Century Financial Services Corporation, Santa Fe, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of Century Bank, Santa Fe, New Mexico, upon its conversion from a federal savings bank, Century Bank, FSB, Santa Fe, New Mexico, to a commercial bank.	Newspaper: Federal Register:	Not available 10/09/2007
COMMERCIAL BANCORP	CIC	Notice by John D. Gross, Pine Bluffs, Wyoming and Andrea G. Lamons, Fort Collins, Colorado, as co-trustees of the Loraine C. Gross Revocable Trust and the Charles C. Gross, Jr. Revocable Trust, to acquire control of Commercial Bancorp, parent of Farmers State Bank, both in Pine Bluffs, Wyoming, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 10/26/2007
CORNERSTONE BANK	* 18C	Cornerstone Bank, York, Nebraska, to merge with Bank of St. Edward, Saint Edward, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
EQUITY BANCSHARES, INC.	* 3A3 4c8	Equity Bancshares, Inc., Andover, Kansas, to acquire up to 100 percent of the voting shares of Signature Bancshares, Inc., Spring Hill, Kansas, parent of Signature Bank KC, Haddam, Kansas. Equity Bancshares, Inc., Andover, Kansas, to engage in general insurance activities through the acquisition of Citizens Agency, Inc., Haddam, Kansas.	Newspaper: Federal Register:	Not available 10/09/2007
REGENT CAPITAL CORPORATION	* 3A1	Regent Capital Corporation, to become a bank holding company through the acquisition of 100 percent of the voting shares of Regent Bancshares, Inc., parent of Regent Bank and Trust Company, N.A., all of Nowata, Oklahoma.	Newspaper: Federal Register:	Not available 10/09/2007

**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
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 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F C HOLDINGS, INC.	* 3A5	FC Holdings, Inc., Houston, Texas, and FC 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:	09/29/2007 10/04/2007
JLL ASSOCIATES G. P. FCH, L.L.C.	* 3A1	JLL Associates G. P. FCH, L.L.C.; JLL Associates FCH, L.P.; JLL Partners Fund FCH, L.P.; and JLL/FCH Holdings I, LLC, all of New York, New York, to become bank holding companies by acquiring 54.7 percent of FC Holdings, Inc., Houston, Texas, and indirectly acquire FC Holdings of Delaware, Inc., Wilmington, Delaware; First Community Bank-The Woodlands, National Association, Tomball, Texas; First Community Bank Central Texas, N.A., Meridian, Texas; First Community Fort Bend, N.A., Sugar Land, Texas; and First Community Bank San Antonio, San Antonio, 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.

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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending September 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

---

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

---

\* Subject to the provisions of the Community Reinvestment Act