
Federal Reserve Release



H.2

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

No. 39

Week Ending September 29, 2007

Banks, State Member

County Bank, Merced, California -- to purchase the assets and assume the liabilities of eleven California branches of National Bank of Arizona, Tucson, Arizona, and thereby establish branches.

- Approved, September 24, 2007

Regulations And Policies

Broker Exceptions for Banks -- final interagency rules regarding the scope of securities activities that banks may conduct in providing banking services to their customers without registering with the Securities and Exchange Commission as a securities broker (Docket No. R-1274).

- Approved, September 24, 2007

Regulation D -- final rule implementing the annual indexing of the low reserve tranche, reserve requirement exemption amount, nonexempt deposit cutoff level, and reduced reporting limit for 2008 (Docket No. R-1297).

- Approved, September 24, 2007

Unlawful Internet Gambling -- publication for comment of interagency rule regarding prohibition on funding of unlawful Internet gambling (Docket No. R-1298).

- Approved, September 24, 2007

Enforcement

Great River Bank & Trust, Davenport, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, September 26, 2007

H.2 Actions under delegated authority

September 23, 2007 to September 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

St. Louis

The Bank of Fayetteville, Fayetteville, Arkansas -- to establish a branch at 257 West Main, Farmington.

- Approved, September 24, 2007

Atlanta

CapitalMark Bank & Trust, Chattanooga, Tennessee -- to establish a branch at 550 Main Street, Suite 550, Knoxville.

- Approved, September 28, 2007

Minneapolis

First Community Bank, Glasgow, Montana -- to establish a branch at 2150 Amsterdam Road, Belgrade.

- Approved, September 24, 2007

Richmond

Miners Exchange Bank, Coeburn, Virginia -- to establish a branch at 1221 Lynn Garden Drive, Kingsport, Tennessee.

- Approved, September 26, 2007

Richmond

Select Bank, Forest, Virginia -- to establish a branch at 7113 Timberlake Road, Lynchburg.

- Approved, September 25, 2007

Bank Holding Companies

San Francisco

American Heritage Holdings, La Mesa, California -- to become a bank holding company and to acquire Borrego Springs Bank, N.A.

- Approved, September 27, 2007

Minneapolis

BHCB Holding Company, Rapid City, South Dakota -- to become a bank holding company and to acquire Black Hills Community Bank, a de novo bank.

- Returned, September 28, 2007

San Francisco

Capital Corp of the West, Merced, California -- to acquire Bay View Funding, San Mateo, and thereby engage in factoring and accounts receivable.

- Approved, September 24, 2007

Kansas City

Enterprise Holding Company, Omaha, Nebraska -- to become a bank holding company and to acquire Enterprise Bank, N.A.

- Approved, September 24, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- waiver of application to acquire Cardinal Savings Bank, FSB, West Dundee, in connection with the merger of Cardinal Savings Bank, FSB with Park National Bank, Chicago.

- Granted, September 24, 2007

Bank Holding Companies

Dallas

Kilgore National Financial Corporation, Kilgore, Texas -- to become a bank holding company and to acquire Kilgore National Bank.

- Approved, September 28, 2007

Secretary

Marshall & Ilsley Corporation, Milwaukee, Wisconsin, and FIC Acquisition Corporation, Indianapolis, Indiana -- to acquire First Indiana Corporation, Indianapolis, and thereby acquire First Indiana Bank, National Association.

- Approved, September 26, 2007

Dallas

Mineola Community Mutual Holding Company, Mineola, Texas, and Mineola Community Financial Group, Inc. -- to become bank holding companies and to acquire Mineola Community Bank, S.S.B.

- Approved, September 24, 2007

San Francisco

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, and The Bank of Tokyo-Mitsubishi UFJ, Ltd. -- to acquire an interest in Visa, Inc., San Francisco, California, and thereby engage in operating electronic funds transfer systems, operating authorization, clearing and settlement systems, and data processing.

- Approved, September 25, 2007

Director, BS&R

Northern Trust Corporation, Chicago, Illinois; and The Northern Trust International Banking Corporation, Jersey City, New Jersey -- relief from a commitment.

- Granted, September 25, 2007

Bank Holding Companies

Chicago

Oostburg Bancorp, Inc., Oostburg, Wisconsin -- to engage de novo in insurance agency activity.

- Approved, September 28, 2007

Richmond

Virginia Community Capital, Inc., Christiansburg, Virginia -- to become a bank holding company and to acquire Community Capital Bank of Virginia, a de novo bank.

- Approved, September 28, 2007

San Francisco

W.T.B. Financial Corporation, Spokane, Washington -- to retroactively acquire shares of Lewis Investors, LLC, Seattle, and indirectly First Washington Corporation.

- Approved, September 27, 2007

Bank Mergers

New York

Banco Popular de Puerto Rico, San Juan, Puerto Rico -- to acquire certain assets and assume certain liabilities of the 17 Puerto Rico branches of Citibank, NA, Las Vegas, Nevada.

- Approved, September 28, 2007

Kansas City

Guaranty Bank and Trust Company, Denver, Colorado -- to merge with Centennial Bank of the West, Fort Collins, and thereby establish a branch.

- Approved, September 26, 2007

Banks, Foreign

Director, BS&R

Intesa Sanpaolo S.p.A., Milan, Italy -- waiver of remainder of notification period to establish a branch in New York, New York.

- Granted, September 25, 2007

Director, BS&R

Intesa Sanpaolo S.p.A., Milan, Italy -- temporary relief from a commitment.

- Granted, September 25, 2007

Change In Bank Control

Minneapolis

Access Bancshares, Inc., Champlin, Minnesota -- change in bank control.

- Withdrawn, September 27, 2007

Dallas

Chisholm Bancshares, Inc., Decatur, Texas -- change in bank control.

- Permitted, September 27, 2007

Atlanta

Gulf Coast Bancshares, Inc., Abbeville, Louisiana -- change in bank control.

- Permitted, September 25, 2007

Financial Holding Companies

Secretary

Belvedere Capital Partners II LLC, San Francisco, California, and Belvedere Capital Fund II L.P. -- elections to become financial holding companies.

- Effective, September 28, 2007

International Operations

New York

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver from the aggregate investment limit of Regulation K.

- Withdrawn, September 24, 2007

Director, BS&R

JPMorgan Chase & Co., New York, New York -- waiver of remainder of notification period to invest, through J.P. Morgan International Finance Ltd., Newark, Delaware, in J.P. Morgan Securities Limited, London, United Kingdom, and J.P. Morgan plc; and modification of the aggregate investment limit of Regulation K.

- Granted, September 25, 2007

Membership

Dallas

Comerica Bank, Dallas, Texas -- to merge with Comerica Bank, Detroit, Michigan, and thereby establish branches, and to become a member of the Federal Reserve System.

- Approved, September 27, 2007

Richmond

Community Capital Bank of Virginia, Christiansburg, Virginia -- to become a member of the Federal Reserve System.

- Approved, September 28, 2007

Richmond

First Virginia Community Bank, Fairfax, Virginia -- to become a member of the Federal Reserve System.

- Approved, September 25, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 29, 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 September 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDHRA BANK	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	30 days' prior notice by Citibank, N.A. ("Citibank"), Las Vegas, Nevada and Citibank Overseas Investment Corporation ("COIC"), New Castle, Delaware requesting a waiver from the aggregate investment limit in Section 211.9(b)(6)(i) under Section 25A of the Federal Reserve Act and investments made pursuant to Section 211.9(f) of Regulation K resulting from a reorganization of Citibank's operations in Chile.	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
JPMORGAN CHASE & CO.	* 3A3	JPMorgan Chase & Co., New York, New York, intends to acquire control of JPMorgan Chase Bank, National Association ("JPMBTC"), San Francisco, California, pursuant to Section 3(a)(3) of the BHC Act and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	10/15/2007 10/15/2007
M&T BANK CORPORATION	* 3A3 4c8 * 18C * Branch * 3A3	Allied Irish Banks, p.l.c., Dublin, Ireland and M&T Bank Corporation, Buffalo, New York ("M&T") request permission for M&T to (i) acquire 100 percent of the outstanding shares of 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

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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
WILMINGTON TRUST COMPANY	Member	Wilmington Trust Company, Wilmington, DE, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			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 September 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANCORP	* 3A5	Fifth Third Bancorp and its wholly-owned subsidiary Fifth Third Financial Corporation, both of Cincinnati, Ohio, to acquire 100 percent of First Charter Corporation and, indirectly acquire control of First Charter Bank, both of Charlotte, North Carolina	Newspaper: Federal Register:	10/17/2007 10/19/2007
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: Federal Register:	Not available 10/11/2007
NORTH SIDE BANK AND TRUST COMPANY, THE	* Branch	North Side Deposit Bank and Trust Company, Cincinnati, OH to establish a branch at State Route 22 and US 48, Maineville, OH.	Newspaper: Federal Register:	Not available Not applicable
PNC BANK, DELAWARE	* 18C * Branch	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire by merger Delaware Sterling Bank & Trust Company, Christiana, Delaware	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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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: 5**Federal Reserve Bank of Richmond****Filings received during the week ending September 29, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVB	* Branch	EVB, Tappahannock, Virginia, proposes to establish a branch at 2599 New Kent Highway, Quinton, Virginia.	Newspaper: Federal Register:	10/05/2007 Not applicable
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to establish a branch at 901 Military Cutoff Road, Wilmington, North Carolina.	Newspaper: Federal Register:	10/08/2007 Not applicable
SCBT FINANCIAL CORPORATION	* 3A5	SCBT Financial Corporation, Columbia, South Carolina, to acquire 100% of the voting securities of TSB Financial Corporation, Charlotte, North Carolina, and thereby indirectly acquire The Scottish Bank, Charlotte, North Carolina.	Newspaper: Federal Register:	10/24/2007 Not available
SNS Property Finance B.V.	FBSEA	SNS Property Finance B.V., Hoevelaken, Netherlands, to establish a representative office in Reston, Virginia.	Newspaper: Federal Register:	Not available Not applicable
SOUTH ATLANTIC BANCSHARES, INC.	* 3A1	South Atlantic Bancshares, Inc., Myrtle Beach, South Carolina, to become a bank holding company by acquiring 100% of the voting shares of South Atlantic Bank, Myrtle Beach, South Carolina (in organization).	Newspaper: Federal Register:	10/22/2007 10/26/2007

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1216291	RESOURCE BK, VIRGINIA BEACH, VIRGINIA	03/20/2006	08/16/2007	S	Large Bank

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 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAY FINANCIAL SAVINGS BANK, F.S.B.	Member	Bay Financial Savings Bank, F.S.B., Tampa, Florida, to become a member of the Federal Reserve System, upon its conversion to Bay Bank, Tampa, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
CNB BANCORP, INC.	* 3A1	CNB Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Commonwealth National Bank, both of Mobile, Alabama.	Newspaper: Federal Register:	10/20/2007 10/19/2007
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A1	Community Bank Investors of America, LP, Midlothian, Virginia, to become a bank holding company by acquiring 34 percent of the outstanding shares of Bay Bank, Tampa, Florida (upon the conversion of Bay Financial Savings Bank, F.S.B., Tampa, Florida, to a state member bank).	Newspaper: Federal Register:	Not available 10/26/2007
FRANKLIN FINANCIAL NETWORK, INC.	* 3A1	Franklin Financial Network, Inc., Franklin, Tennessee, to become a bank holding company by acquiring 100 percent of Franklin Synergy Bank, Franklin, Tennessee (in organization).	Newspaper: Federal Register:	10/16/2007 Not available
FRANKLIN SYNERGY BANK	Member	Franklin Synergy Bank, Franklin, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
Metropolitan BancGroup, Inc.	* 3A1	Metropolitan BancGroup, Inc., Ridgeland, Mississippi, to become a bank holding company by acquiring 100 percent of the outstanding shares of BancSouth Financial Corporation, and its subsidiary, Bank of the South, both of Crystal Springs, Mississippi.	Newspaper: Federal Register:	Not available Not available
PINNACLE FINANCIAL PARTNERS, INC.	* 3A5	Pinnacle Financial Partners, Inc., Nashville, Tennessee, to merge with Mid-America Bancshares, Inc., and thereby acquire its subsidiaries, Bank of the South, Mt. Juliet, Tennessee, and PrimeTrust Bank, Nashville, Tennessee.	Newspaper: Federal Register:	Not available Not available
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 7830 Land O Lakes Blvd., Land O Lakes, Florida to be known as the Connerton Office.	Newspaper: Federal Register:	10/05/2007 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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808176	IBERIABANK, LAFAYETTE, LOUISIANA	05/14/2007	09/03/2007	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 29, 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
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Citizens Business Bank (in organization), Goodyear, Arizona, and by Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Citizens Business Bank (in organization), Goodyear, Arizona.	Newspaper: Federal Register:	Not available 10/29/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branches to be located at 260 W. Grand Avenue, Escondido, California, and 412 Washington Street, San Diego, California.	Newspaper: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish four branch facilities to be located at 2804 N. 44th Street, Phoenix, Arizona, 4545 N. Scottsdale Road, Scottsdale, Arizona, 5225 S. Power Road, Mesa, Arizona, and 925 N. Dobson Road, Mesa, Arizona.	Newspaper: Federal Register:	10/03/2007 Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 11355 South Street, Cerritos, California, and 2795 Pacific Coast Highway, Torrance, California.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 29, 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 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:	09/03/2007 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:	09/03/2007 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:	09/24/2007 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:	09/24/2007 09/04/2007
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:	10/14/2007 10/04/2007

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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476342	CITIZENS FIRST ST BK OF WALNUT, WALNUT, ILLINOIS	05/14/2007	08/27/2007	S	Small Bank
849647	IOWA ST SVG BK, KNOXVILLE, IOWA	06/11/2007	09/17/2007	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 September 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF FAYETTE COUNTY THE	* Branch	Bank of Fayette County, Moscow, Tennessee to establish a branch facility to be located at 118 West Market, Bolivar, Tennessee.	Newspaper: Federal Register:	10/18/2007 Not applicable
FIRST STATE BANK	* Branch	First State Bank, Conway, Arkansas to establish a branch facility to be located at 100 South St. Joseph Street, Morrilton, Arkansas.	Newspaper: Federal Register:	10/04/2007 Not applicable
HOME BANCSHARES, INC.	* 3A3	Home BancShares, Inc., Conway, Arkansas, to acquire 100 percent of Centennial Bancshares, Inc., Little Rock, Arkansas, and thereby indirectly acquire Centennial Bank, Kingsland, Arkansas.	Newspaper: Federal Register:	11/02/2007 10/29/2007

District: 8

Federal Reserve Bank of St. Louis

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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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending September 29, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Change in control notice by Michael L. Frei, Pickstown, South Dakota to join a group acting in concert by acquiring shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly acquiring control of Commercial State Bank, Wagner, South Dakota.	Newspaper: Federal Register:	Not available 10/12/2007
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Hazen, North Dakota, to increase its ownership of the outstanding stock of North Star Holding Company, Jamestown, North Dakota, to 16.67%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available Not available
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Ashley, North Dakota, to increase its ownership of the outstanding stock of North Star Holding Company, Jamestown, North Dakota, to 33.33%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available Not available
WISHEK BANCORPORATION, INC.	* 3A3	Wishek Bancorporation, Wishek, North Dakota, to increase its ownership of the outstanding stock of North Star Holding Company, Jamestown, North Dakota, to 33.33%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available Not available

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
289757	MERCHANTS ST BK, FREEMAN, SOUTH DAKOTA	05/29/2007	09/12/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE VALLEY BAN CORP.	CIC	Notification by the Robert Regnier, Leawood, Kansas; Catherine Regnier, Mission, Kansas; and Victor Regnier, Los Angeles, California; as members of the Regnier Family Limited Partnership II, Overland Park, Kansas, to retain control of Blue Valley Ban Corp, parent of Bank of Blue Valley, both in Overland Park, Kansas.	Newspaper: Federal Register:	Not available Not available
CARROLL COUNTY BANCSHARES, INC.	* 3A3	Carroll County Bancshares, Inc., Carrollton, Missouri, to acquire up to 100 percent of the voting shares of Farmers and Merchants Bank, Hale, Missouri.	Newspaper: Federal Register:	10/14/2007 09/04/2007
CARROLL COUNTY BANCSHARES, INC.	CIC	Notification by Emmalie Gessner Cowherd, Carrollton, Missouri, individually, as trustee of the Emmalie Gessner Cowherd Revocable Living Trust, as personal representative of the Clifton R. Cowherd Estate and as a member of a family group; and Benjamin G. Polen, Carrollton, Missouri, both individually and as a member of a family group; to retain control of Carroll County Bancshares, Inc., Carrollton, Missouri, parent of Carroll County Trust Company of Carrollton, Missouri.	Newspaper: Federal Register:	10/14/2007 08/23/2007
FIRST OLATHE BANCSHARES, INC.	* 3A3	First Olathe Bancshares, Inc., Overland Park, Kansas, to acquire up to 99.88 percent of the voting shares of First National Bank of Scottsdale, Scottsdale, Arizona (in organization).	Newspaper: Federal Register:	Not available 10/26/2007
GRANT COUNTY BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Grant County Bank Employee Stock Ownership Plan, to become a bank holding company through the retention of 25.60 percent of the voting shares of Resource One, Inc., parent of Grant County Bank, all of Ulysses, Kansas.	Newspaper: Federal Register:	09/20/2007 10/23/2007
RESOURCE ONE, INC.	CIC	Notification by Joseph M. Sullivan, Ulysses, Kansas, as co-trustee of the Grant County Bank Employee Stock Ownership Plan (ESOP), to retain control of Resource One, Inc., parent of Grant County Bank, both in Ulysses, Kansas.	Newspaper: Federal Register:	09/20/2007 10/12/2007

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
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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
989758	BANKWEST OF KANSAS, GOODLAND, KANSAS	06/18/2007	09/13/2007	S	Small Bank
957757	COMMUNITY B&TC, NEOSHO, MISSOURI	06/11/2007	09/13/2007	S	Small Bank
2380470	PREMIER BK, DENVER, COLORADO	05/29/2007	08/24/2007	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 September 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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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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
643368	CITIZENS ST BK, PRINCETON, TEXAS	06/18/2007	09/17/2007	S	Small Bank

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 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
Security Business Bancorp	3A1	Security Business Bancorp to become a bank holding company by acquiring 100 percent of Security Business Bank of San Diego, both of San Diego, California.	Newspaper:	Not applicable
			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.

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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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
256179	UTAH INDEP BK, SALINA, UTAH	05/21/2007	09/12/2007	O	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act