
Federal Reserve Release



H.2

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

No. 48

Week Ending December 1, 2007

Bank Holding Companies

First Citizens Banc Corp, Sandusky, Ohio -- to acquire Futura Banc Corporation, Urbana, and its subsidiary, Champaign National Bank; and for First Citizens' subsidiary, The Citizens Banking Company, Sandusky, to merge with Champaign National Bank, Urbana.

- Approved, November 30, 2007

Forms

Forms -- final Board review to extend without revision the reports that include the Compensation and Salary Surveys (FR 29a,b).

- Approved, November 26, 2007

Personnel

Division of Information Technology -- appointment of Geary L. Cunningham and Sharon L. Mowry as Deputy Directors, Wayne A. Edmondson as Associate Director, and Kofi A. Spong and Lisa M. Bell as Assistant Directors.

- Approved, October 24, 2007

(A/C)

Division of Reserve Bank Operations and Payment Systems -- appointment of Michael J. Stan as Assistant Director, effective January 7, 2008.

- Approved, November 28, 2007

Regulations And Policies

Regulation V (Fair Credit Reporting Act) -- publication for comment of interagency amendments to the Fair and Accurate Credit Transactions Act to require entities that furnish information to consumer reporting agencies to establish policies and procedures to ensure the accuracy and integrity of the information, and to investigate disputes by consumers about the accuracy of information contained in consumer reports.

- Approved, November 7, 2007

(A/C)

H.2 Actions under delegated authority

November 25, 2007 to December 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

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 3732 North Croatan Highway, Kitty Hawk, North Carolina.

- Approved, November 29, 2007

Richmond

Colonial Virginia Bank, Gloucester, Virginia -- to establish a branch at Maidstone, New Kent Courthouse Village, New Kent.

- Approved, November 29, 2007

Chicago

First Bank & Trust, Evanston, Illinois -- to establish a branch at 4001 Dempster Street, Skokie.

- Approved, November 26, 2007

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 310 Southeast 4th Street, Fort Atkinson.

- Approved, November 27, 2007

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 80 West, Plaza II, Saddle Brook, New Jersey.

- Approved, November 28, 2007

Bank Branches, Domestic

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 2900 Olive Street, Dallas.

- Approved, November 26, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3521 North Elm Street, Greensboro, North Carolina.

- Approved, November 27, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 500 North Miramar Avenue, Indialantic, Florida, and 11104 Bloomingdale Avenue, Riverview.

- Approved, November 27, 2007

Richmond

Susquehanna Bank, Hagerstown, Maryland -- to establish a branch at 4725 Dorsey Hall Drive, Columbia.

- Approved, November 27, 2007

Richmond

Susquehanna Bank, Hagerstown, Maryland -- to establish a branch at the intersection of Route 43 and Interstate 95, White Marsh.

- Approved, November 27, 2007

Bank Holding Companies

Director, BS&R

Belvedere Capital Partners II LLC and Belvedere Capital Fund II L.P., San Francisco, California -- modification of a commitment.

- Granted, November 28, 2007

Kansas City

BOV Holding Company, Versailles, Missouri -- to become a bank holding company and to acquire shares of Bank of Versailles.

- Approved, November 27, 2007

Chicago

BTC Financial Corporation, Des Moines, Iowa -- for its subsidiary, Midamerica Financial Corporation, to acquire shares of Bankers Trust Company, NA, Phoenix, Arizona (in organization).

- Approved, November 26, 2007

San Francisco

Castle Creek Capital Partners III LP, Rancho Santa Fe, California; Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp. -- to increase their ownership in Atlanta Bancorporation, Atlanta, Georgia, and its subsidiary, Bank of Atlanta FSB, and thereby indirectly operate a savings association.

- Approved, November 26, 2007

St. Louis

First Security, Inc., Owensboro, Kentucky -- waiver of application requirement in connection with the acquisition of Warrick Loan and Savings Association, Boonville, Indiana, and its simultaneous merger with First Security Bank of Owensboro, Inc., Owensboro, Kentucky.

- Granted, November 30, 2007

Bank Holding Companies

Atlanta

Florida Commerce Bancorp, Inc., Fort Myers, Florida -- to become a bank holding company and to acquire Commerce Bank of Southwest Florida.

- Approved, November 30, 2007

Chicago

Illinois National Bancorp, Inc., Springfield, Illinois -- to acquire First National Bank of Mount Pulaski, Mount Pulaski.

- Approved, November 30, 2007

Chicago

Longview Capital Corporation, Newman, Illinois -- to merge with BGC Bancorp, Inc., Gibson City, and thereby acquire Bank of Gibson City.

- Approved, November 30, 2007

Chicago

NEB Corporation, Fond du Lac, Wisconsin -- to acquire shares of First Menasha Bancshares, Inc., Neenah, and thereby acquire First National Bank-Fox Valley.

- Approved, November 26, 2007

New York

Societe General, Paris, France -- to engage de novo in certain nonbanking activities through the acquisition of Societe General, FSB, New York, New York.

- Withdrawn, November 26, 2007

Bank Holding Companies

Atlanta

Touchstone Bancshares, Inc., Norcross, Georgia -- to become a bank holding company and to acquire Touchstone National Bank, Duluth (in organization).

- Approved, November 26, 2007

Bank Premises

Cleveland

The Metamora State Bank, Metamora, Ohio -- to retain current investment in bank premises.

- Approved, November 29, 2007

Change In Bank Control

St. Louis

ACME Holding Company, Inc. Employee Stock Ownership Plan, Mulberry, Arkansas -- change in bank control.

- Permitted, November 27, 2007

Chicago

Central Bancshares, Inc., Muscatine, Iowa -- change in bank control.

- Permitted, November 30, 2007

Kansas City

First Lindsay Corporation, Lindsay, Oklahoma -- change in bank control.

- Permitted, November 30, 2007

Change In Bank Control

Kansas City

- Tonganoxie Bankshares, Inc., Tonganoxie, Kansas -- change in bank control notices.
- Permitted, November 27, 2007

Extensions Of Time

Atlanta

- FBC Bancorp, Inc., Orlando, Florida -- extension to February 29, 2008, to acquire Prime Bank, Melbourne.
- Granted, November 26, 2007

Financial Holding Companies

Secretary

- 1st United Bancorp, Inc., Boca Raton, Florida -- election to become a financial holding company.
- Effective, November 30, 2007

Membership

Dallas

- City Bank New Mexico, Ruidoso, New Mexico -- to become a member of the Federal Reserve System.
- Withdrawn, November 28, 2007

Dallas

- City Bank, Lubbock, Texas -- to become a member of the Federal Reserve System.
- Withdrawn, November 28, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 1, 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 December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO ESPIRITO SANTO DE INVESTIMENTO, S.A.	FBSEA	Banco Espirito Santo de Investimento, S.A., Lisbon, Portugal, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
BNP PARIBAS	* 3A3	BNP Paribas, Paris, France, to acquire up to 9.9 percent of the voting shares of Shinhan Financial Group Co., Ltd., Seoul, Korea	Newspaper: Federal Register:	12/10/2007 12/10/2007
CANANDAIGUA NATIONAL CORPORATION	4c8	Canandaigua National Corporation, Canandaigua, New York to acquire all of the outstanding stock of Genesee Valley Trust Company, Pittsford, New York	Newspaper: Federal Register:	Not applicable 12/19/2007
CENTER BANCORP, INC.	CIC	Notice of Change in Bank Control, pursuant to the Change in Bank Control Act of 1978, as amended, by Lawrence B. Seidman, Seidman and Associates, LLC, Seidman Investment Partnership, LP, Seidman Investment Partnership II, LP, Broad Park Investors, LLC, Chewy Goody Cookies, LP, Berggruen Holdings North America Ltd., Dennis Pollack, Harold Schechter, Raymond Vanaria and LSBK 06-08, LLC(collectively, Applicants"), to acquire up to 24.83% of Center Bancorp, Inc. Union, New Jersey.	Newspaper: Federal Register:	12/05/2007 12/17/2007
INVESTORS BANCORP, MHC	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey to acquire Summit Federal Bankshares, MHC, and its wholly-owned subsidiary, Summit Federal Bankshares, Inc., and its indirect wholly-owned subsidiary, Summit Federal Savings Bank, all of Summit, New Jersey.	Newspaper: Federal Register:	Not available 12/20/2007
TORONTO-DOMINION BANK, THE	* 3A3 * 3A1	Toronto-Dominion Bank, Toronto, Canada, and its subsidiaries TD US P&C Holdings ULC, Calgary, Canada, Cardinal Top Co. and Cardinal Intermediate Co., both of New York, New York, to acquire 100% of the voting shares of Commerce Bancorp, Inc. ("Commerce Bancorp"), Cherry Hill, New Jersey, and indirectly acquire control of Commerce Bank, NA, Philadelphia, Pennsylvania and Commerce Bank/North, Ramsey, New Jersey, and to acquire Commerce Bancorp's 14.82% interest in Pennsylvania Commerce Bancorp, Inc., which controls Commerce Bank/Harrisburg, N.A., both of Harrisburg, Pennsylvania, pursuant to Sections 3(a)(3) and 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the "BHCA").	Newspaper: Federal Register:	Not available Not available

* 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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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 December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH SIDE BANK AND TRUST COMPANY, THE	* Branch	The North Side Bank and Trust Company, Cincinnati, OH to establish a branch at West Road and Harrison Avenue, Harrison, OH.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, N.A., Charlotte, North Carolina, to increase its investment in BoA Netherlands Cooperative U.A., Amsterdam, The Netherlands, through two edge corporation subsidiaries, Bank of America Overseas Corporation and BankAmerica International Finance Corporation.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, N.A., Charlotte, North Carolina, requests relief from the rolling 12-month aggregate limits with respect to investments in BoA Netherlands Cooperative U.A., Amsterdam, The Netherlands.	Newspaper: Federal Register:	Not applicable Not applicable
FRONTIER COMMUNITY BANK	Member * Branch	Frontier Community Bank (in organization), Waynesboro, Virginia, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	12/04/2007 Not applicable
RBC CENTURA BANKS, INC.	* 3A3	RBC Centura Banks, Inc., Raleigh, North Carolina, and its parent companies, Royal Bank of Canada, Montreal, Canada; Royal Bank Holding Inc., Toronto, Canada; RBC Holding (USA) Inc., New York, New York; RBC USA Holdco Corporation, New York, New York; Prism Financial Corporation, Wilmington, Delaware, to acquire 100% of the voting shares of Alabama National BanCorporation, Birmingham, Alabama, and thereby indirectly acquire Alabama Exchange Bank, Tuskegee, Alabama; Community Bank of Naples, National Association, Naples, Florida; Cypress Conquina Bank, Ormond Beach, Florida; First American Bank, Birmingham, Alabama; First Gulf Bank, National Association, Pensacola, Florida; Florida Choice Bank, Mount Dora, Florida; Georgia State Bank, Mableton, Georgia; Indian River National Bank, Vero Beach, Florida; Millennium Bank, Gainesville, Florida; and The Peachtree Bank, Duluth, Georgia.	Newspaper: Federal Register:	Not available 12/28/2007
SELECT BANCORP, INC.	* 3A1	Select Bancorp, Inc., Greenville, North Carolina, to become a bank holding company by acquiring 100% of Select Bank & Trust Company, Greenville, North Carolina.	Newspaper: Federal Register:	Not available Not available
SOUTHTRUST INTERNATIONAL, INC.	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to make an investment through its Agreement corporation, Wachovia Asia Holding Corporation, Charlotte, North Carolina (formerly known as SouthTrust International, Inc.), in Wachovia Management Services Private Limited, Mumbai, India.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA	FBSEA	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to establish international bank branches in New York, New York, Chicago, Illinois, Los Angeles, California, and Houston, Texas.	Newspaper: Federal Register:	Not available 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 thereby acquire its subsidiary, Bank of the South, both of Crystal Springs, Mississippi.	Newspaper: Federal Register:	12/20/2007 12/26/2007
PYRAMID FINANCIAL CORPORATION	3A1	Pyramid Financial Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Anguilla, both of Anguilla, Mississippi.	Newspaper: Federal Register:	Not applicable Not applicable
SATILLA BANKCORP, INC.	* 3A1	Satilla Bankcorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Satilla Community Bank, both of St. Marys, Georgia.	Newspaper: Federal Register:	12/21/2007 12/28/2007
SEB Bancorp, Inc.	* 3A1	SEB Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Security Exchange Bank, both of Marietta, Georgia.	Newspaper: Federal Register:	Not available Not available

* 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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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 December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* 18C * Branch	1st Source Bank, South Bend, Indiana, to merge with First National Bank of Valparaiso, Valparaiso, Indiana, and thereby to establish 17 branches.	Newspaper: Federal Register:	Not available Not applicable
BLACK RIVER BANCVENTURE, INC.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 49.9 percent of the voting shares of Michigan Community Bancorp, Ltd., Sterling Heights, Michigan, and thereby indirectly acquire Lakeside Community Bank, Sterling Heights, Michigan.	Newspaper: Federal Register:	12/20/2007 Not available
BLACK RIVER BANCVENTURE, INC.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 49.9 percent of the voting shares of Community Shores Bank Corp., Muskegon, Michigan, and thereby indirectly acquire Community Shores Bank, Muskegon, Michigan.	Newspaper: Federal Register:	12/19/2007 Not available
BLACK RIVER BANCVENTURE, INC.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 49.9 percent of the voting shares of Allegiance Bank of North America, Inc., Bala Cynwyd, Pennsylvania.	Newspaper: Federal Register:	12/26/2007 Not available
BRIDGEVIEW BANCORP, INC.	4c8	Bridgeview Bancorp, Inc., Bridgeview, Illinois, to retain the nonbanking activity of extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 12/17/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Adams Dairy Bank (in organization), Blue Springs, Missouri, and thereby operate a savings association.	Newspaper: Federal Register:	11/24/2007 11/26/2007
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with First Indiana Bank, National Association, Indianapolis, Indiana, and thereby to establish 32 branches.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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744238	FARMERS & MECHANICS BK, GALESBURG, ILLINOIS	07/30/2007	11/26/2007	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 December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANKSHARES, INC.	* 3A3	Farmers & Merchants Bankshares, Inc., Stuttgart, Arkansas, to acquire 100 percent of Perry County Bancshares, Inc., Perryville, Arkansas, and thereby indirectly acquire Chart Bank, Perryville, Arkansas.	Newspaper:	12/21/2007
			Federal Register:	12/27/2007
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 700 W. North Avenue, Elmhurst, Illinois.	Newspaper:	12/14/2007
			Federal Register:	Not applicable
RUSSELLVILLE BANCORP, INC.	* 3A1	Russellville Bancorp, Inc., Russellville, Missouri, to become a bank holding company by acquiring 100 percent of Community Bank of Russellville, Russellville, Missouri.	Newspaper:	12/10/2007
			Federal Register:	12/11/2007

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 December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
HIGHLAND BANCSHARES, INC.	* 3A3	Highland Bancshares, Saint Michael, Minnesota, to acquire 100 percent of Ridgedale State Bank, Minnetonka, Minnesota.	Newspaper: Federal Register:	Not available 12/28/2007
KLEIN FINANCIAL, INC.	* 3A3	Klein Financial, Inc., Chaska, Minnesota, to acquire First Community Bank, Savage, Minnesota.	Newspaper: Federal Register:	12/17/2007 12/20/2007
MILLS FINANCIAL SERVICES INC.	* 3A1	Mills Financial Services, Inc., Brainerd, Minnesota, to become a bank holding company by acquiring 100 percent of First Security Bank - Sanborn, Sanborn, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANKSHARES, INC.	CIC	Notice filed by the 2007 Voting Trust Agreement, and its trustees, Albert Charles Kelly, Jr. and Peter John Kelly, both of Bristow, Oklahoma; Shawn Trevor Kelly, Edmond, Oklahoma; Paul Harrison Cornell, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma, all to acquire control of Citizens Bankshares, Inc., Okemah, Oklahoma, parent of Citizens State Bank, Okemah, Oklahoma.	Newspaper: Federal Register:	12/13/2007 11/21/2007
FIRST MISSOURI BANCSHARES, INC.	CIC	Notice by Jose L. Evans and Denise K. Evans, both of Kansas City, Missouri, (acting jointly) and David L. Johnson and Sandra L. Castetter, both of Kansas City, Missouri, (acting jointly), and together acting in concert, to acquire control of First Missouri Bancshares, Inc., parent of First Missouri National Bank, both in Brookfield, Missouri, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 12/14/2007
HARKER INVESTMENTS, LLLP	* 3A1 4c8	Harker Investments, LLLP, Denver, Colorado, to become a bank holding company and to engage in selling credit life insurance through the acquisition of 100 percent of the voting shares of The Kit Carson Insurance Agency, Inc., parent of Kit Carson State Bank, both in Kit Carson, Colorado.	Newspaper: Federal Register:	12/26/2007 12/17/2007
HEARTLAND BANCSHARES, INC.	* 3A1	Heartland Bancshares, Inc., Clinton, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Marshall Community Bancshares, Inc., parent of Community Bank of Marshall, both in Marshall, Missouri.	Newspaper: Federal Register:	Not available Not available
JONES NATIONAL CORPORATION	CIC	Notice by Max T. Wake, Lincoln, Nebraska and Elizabeth B. Wake, San Francisco, California, to acquire control of Jones National Corporation, parent of The Jones National Bank & Trust Company of Seward, both in Seward, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 12/14/2007

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
862057	BANK OF CMRC, CHANUTE, KANSAS	08/27/2007	11/22/2007	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 December 1, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 525 N. Brand Blvd., Glendale, California 91203.	Newspaper:	12/13/2007
			Federal Register:	Not applicable
FNB HOLDING COMPANY	3A1	FNB Holding Company, Fort Stockton, Texas, to become a bank holding company by acquiring 100 percent of First National Bank of Fort Stockton, Fort Stockton, Texas.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MEDINA COMMUNITY BANCSHARES, INC.	CIC	Notice by Mr. Christopher T. Moser, San Antonio, Texas, and FFP Investments, Ltd., (its general partner, WAFCO, Inc., and Mr. William A. Freed, principal, all of San Antonio, Texas), collectively as a group acting in concert, to acquire up to 17.79 percent of Medina Community Bancshares, Inc., Hondo, Texas, and indirectly acquire Community National Bank, Hondo, Texas.	Newspaper:	12/12/2007
			Federal Register:	12/10/2007

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 1, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN SECURITY BANK	* Branch	American Security Bank, Santa Ana, California, to establish a branch office at 1401 Dove Street, Newport Beach, California.	Newspaper: Federal Register:	12/03/2007 Not applicable
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 5.15 percent of Commerce Bancorp, Inc., Cherry Hill, New Jersey, and thereby indirectly retain voting shares of Commerce Bank, National Association, Philadelphia, Pennsylvania.	Newspaper: Federal Register:	Waived 12/26/2007
MITSUBISHI UFJ FINANCIAL GROUP, INC.	4c8	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to indirectly acquire up to 30 percent of Diamond Lease (U.S.A.), Inc., New York, New York, and to thereby indirectly engage in the leasing of personal or real property, pursuant to section 225.28(b)(3) of Regulation Y.	Newspaper: Federal Register:	Not applicable 12/17/2007
NARA BANK	* 18C	Nara Bank, Los Angeles, California, to purchase the assets and assume the liabilities of the Brick, New Jersey, branch of The Provident Bank, Jersey City, New Jersey.	Newspaper: Federal Register:	11/19/2007 Not applicable
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc., and Proficio Mortgage Ventures, LLC, both of Jacksonville, Florida, to engage de novo in a joint venture with NRI Mortgage Solutions, Buffalo Grove, Illinois, in conducting mortgage banking activities, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 12/17/2007
SHIZUOKA BANK, LTD., THE	FBSEA	The Shizuoka Bank, Ltd., Shizuoka, Japan, to establish a branch office at 600 Lexington Avenue, New York, New York, pursuant to section 7(d) of the International Banking Act.	Newspaper: Federal Register:	12/31/2007 Not applicable
STATE BANCORP NORTHWEST	* 3A1	State Bancorp Northwest to become a bank holding company by acquiring 100 percent of State Bank Northwest, both of Spokane Valley, Washington.	Newspaper: Federal Register:	Not available 12/20/2007
WELLS FARGO & COMPANY	4c8	Wells Fargo & Company, through a new subsidiary of WFC Holdings Corporation, both of San Francisco, California, request for approval to purchase and sell electricity in the spot market and take and make delivery of electricity to settle commodity derivatives.	Newspaper: Federal Register:	Not applicable Not available

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