
Federal Reserve Release



H.2

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

No. 50

Week Ending December 15, 2007

Testimony And Statements

Consumer Complaints -- statement by Sandra F. Braunstein, Director, Division of Consumer and Community Affairs, on the Financial Consumer Hotline Act of 2007 before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Financial Services.

- Published, December 12, 2007

Advisory Councils

Thrift Institutions Advisory Council -- appointment of seven new members and designation of F. Weller Meyer as president and Kerry Killinger as vice president for 2008.

- Announced, December 13, 2007

Board Operations

Board -- budget for 2008-2009.

- Approved, December 12, 2007

Office of Inspector General -- budget for 2008-2009.

- Approved, December 14, 2007

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 5 percent to 4-3/4 percent by the Federal Reserve Banks of New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, and St. Louis.

- Approved, December 11, 2007

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 5 percent to 4-3/4 percent by the Federal Reserve Banks of Boston, Minneapolis, Dallas, and San Francisco.

- Approved, December 12, 2007

Discount and Advance Rates -- decrease in the primary credit rate from 5 percent to 4-3/4 percent by the Federal Reserve Bank of Kansas City.

- Approved, December 13, 2007

Regulations And Policies

Regulation A (Extensions of Credit by Federal Reserve Banks) -- amendments to establish a temporary credit facility (Term Auction Facility or TAF) for depository institutions to obtain advances from Reserve Banks that are secured by a wide variety of collateral and at interest rates that are determined by auctions.

- Approved, December 12, 2007

H.2 Actions under delegated authority

December 9, 2007 to December 15, 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

American Security Bank, Santa Ana, California -- to establish a branch at 1401 Dove Street, Newport Beach.

- Approved, December 12, 2007

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 3490 Salida Street, Aurora, Colorado; 4501 Camp Bowie Boulevard, Fort Worth, Texas; the intersection of Briar Forest Drive and Eldridge Road, Houston; 170 University Boulevard, Round Rock; and 631 Southwest Military Drive, San Antonio.

- Approved, December 12, 2007

Atlanta

Foothills Bank & Trust, Maryville, Tennessee -- to establish a branch at 214 Keller Lane.

- Approved, December 11, 2007

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 204 Albemarle Square, Charlottesville, Virginia.

- Approved, December 10, 2007

Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 2718 South Hulen Street.

- Approved, December 12, 2007

Bank Holding Companies

Kansas City

First Central Nebraska Co., Broken Bow, Nebraska -- to merge with WoodRiver Banco, Incorporated, Oconto, and thereby acquire The Farmers Bank.

- Withdrawn, December 10, 2007

Chicago

ISB Financial Corp., Iowa City, Iowa -- to merge with MidWestOne Financial Group, Inc., Oskaloosa, and thereby acquire MidWestOne Bank.

- Approved, December 14, 2007

Atlanta

Metro Bancshares, Inc., Douglasville, Georgia -- to become a bank holding company and to acquire Metro Bank (in organization).

- Approved, December 10, 2007

Cleveland

Midwest Bancshares, Inc., Wellston, Ohio -- to become a bank holding company and to acquire The First National Bank of Wellston.

- Approved, December 13, 2007

St. Louis

Russellville Bancorp, Inc., Russellville, Missouri -- to become a bank holding company and to acquire Community Bank of Russellville.

- Approved, December 14, 2007

Atlanta

ServisFirst Bancshares, Inc., Birmingham, Alabama -- relief from a commitment.

- Withdrawn, December 10, 2007

Change In Bank Control

Atlanta

Alliance Bancshares, Inc., Dalton, Georgia -- change in bank control of Bancshares and its subsidiary bank, Alliance National Bank.

- Permitted, December 13, 2007

Extensions Of Time

New York

Amboy Bancorporation Employee Stock Ownership Plan, Old Bridge, New Jersey -- extension to March 28, 2008, to become a bank holding company and to acquire shares of Amboy Bancorporation.

- Granted, December 11, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- extension to March 11, 2008, to acquire shares of Banner Corporation, Walla Walla, Washington, and thereby acquire Banner Bank and Islanders Bank, Friday Harbor.

- Granted, December 12, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- extension to April 5, 2008, to acquire shares of BankFinancial Corporation, Burr Ridge, and thereby acquire BankFinancial F.S.B., Olympia Fields.

- Granted, December 12, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- extension to April 5, 2008, to acquire shares of CFS Bancorp, Inc., Munster, Indiana, and thereby acquire Citizens Financial Bank, a savings bank.

- Granted, December 12, 2007

Extensions Of Time

Chicago

FBOP Corporation, Oak Park, Illinois -- extension to April 5, 2008, to acquire shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby acquire PFF Bank & Trust, Pomona, a savings bank.

- Granted, December 12, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- extension to April 5, 2008, to acquire shares of Provident Financial Holdings, Inc., Riverside, California, and thereby acquire Provident Savings Bank, F.S.B.

- Granted, December 12, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- extension to January 31, 2008, to establish a branch at 1614 Washington Road, Upper St. Clair, Pennsylvania.

- Granted, December 14, 2007

Atlanta

First Boaz Bancorporation, Boaz, Alabama -- extension to March 19, 2008, to acquire First Bank Mortgage Services, Inc. and thereby engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Granted, December 14, 2007

Financial Holding Companies

St. Louis

Farmers Bancorp Inc., Blytheville, Arkansas -- election to become a financial holding company.

- Effective, December 10, 2007

Financial Holding Companies

Secretary

Park National Corporation, Newark, Ohio -- election to become a financial holding company.

- Effective, December 11, 2007

Kansas City

Peoples Bancshares, Inc., Colorado Springs, Colorado -- election to become a financial holding company.

- Effective, December 13, 2007

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 4-1/2 percent to 4-1/4 percent.

- Approved, December 11, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Boston Private Financial Holdings, Inc., Boston, Massachusetts to acquire an 80.1% indirect interest in Davidson Trust Company, Devon, Pennsylvania, pursuant to section 4(c)(8) of the BHC Act and to sections 225.23, 225.28(b)(5) and 225.28(b)(6) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBOY NATIONAL BANK	Member	Amboy Bank, Old Bridge, New Jersey, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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
FIVE STAR BANK	* Branch	Five Star Bank, Warsaw, New York to establish two branch offices located at (i) 2833 Ridge Road West and (ii) 745 Calkins Road, both of Rochester, New York.	Newspaper: Federal Register:	12/24/2007 Not applicable
KFW IPEX - BANK GMBH	FBSEA	KfW IPEX Bank GmbH, Frankfurt, Germany,(in-formation)to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
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:	01/05/2008 01/03/2008

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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 15, 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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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:

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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
551315	WILMINGTON TR OF PA, VILLANOVA, PENNSYLVANIA	05/07/2007	12/07/2007	O	Large Bank

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 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 199 North University Drive, Pembroke Pines, FL.	Newspaper: Federal Register:	12/16/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2402 Surfside Boulevard, Cape Coral, FL.	Newspaper: Federal Register:	12/15/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at Southwest Corner Highway 192 and County Road 545, Kissimmee, FL.	Newspaper: Federal Register:	12/15/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 28151 State Road 56, Wesley Chapel, FL.	Newspaper: Federal Register:	12/15/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at Southeast corner of Moore Road and Maguire Road (State Route 439), Ocoee, FL.	Newspaper: Federal Register:	12/15/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 27700 Chardon Road, Willoughby Hills, OH.	Newspaper: Federal Register:	12/15/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 2998 Cunningham Drive, Cincinnati, OH.	Newspaper: Federal Register:	12/18/2007 Not applicable
MILTON BANCORP, INC.	* 3A5	Milton Bancorp, Inc., Wellston, Ohio, to acquire 100 percent of Community First Financial Bancorp, Inc., New Holland, Ohio, and thereby acquire The First National Bank of New Holland, New Holland, Ohio	Newspaper: Federal Register:	Not available 01/04/2008

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
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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
846619	CORTLAND SVG & BKG CO, CORTLAND, OHIO	09/10/2007	12/03/2007	S	Int Sm Bank

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 15, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MARION, THE	Premises	The Bank of Marion, Marion, Virginia, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST CAPITAL BANK	* Branch	First Capital Bank, Glen Allen, Virginia, proposes to establish a branch at 2810 Buford Road, Richmond, Virginia.	Newspaper: Federal Register:	12/28/2007 Not applicable
FOUR OAKS BANK & TRUST COMPANY	* Branch	Four Oaks Bank & Trust Company, Four Oaks, North Carolina, proposes to establish a branch at 604A Erwin Road, Dunn, North Carolina.	Newspaper: Federal Register:	12/23/2007 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:	12/28/2007 12/28/2007

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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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 December 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALAMERICA BANCCORP, INC.	CIC	Prior change in control notice filed by Donald V. Watkins, Miami Beach, Florida, and Donald V. Watkins, Jr., Birmingham, Alabama, for permission for Donald V. Watkins, Jr., to acquire 2.09 percent of the outstanding shares of Alamerica BancCorp, Inc., and its subsidiary, Alamerica Bank, both of Birmingham, Alabama. Pro forma total ownership of Donald V. Watkins, Jr., together with Donald V. Watkins will be 51.80 percent.	Newspaper: Federal Register:	12/31/2007 01/02/2008
BANK OF NORTH FLORIDA	* Branch	Bank of North Florida, Jacksonville, Florida, to establish a branch located at 1432 1st Street, Sarasota, Florida, to be designated as the main office.	Newspaper: Federal Register:	Not available Not applicable
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
COMPASS BANK	* 18C	Compass Bank, Birmingham, Alabama, to merge with: The Laredo National Bank, Laredo, Texas: State National Bank, Fort Worth, Texas: and Texas State Bank, McAllen, Texas.	Newspaper: Federal Register:	Not available Not applicable
FLORIDIAN FINANCIAL GROUP, INC.	* 3A3	Floridian Financial Group, Inc., Daytona Beach, Florida, to acquire 100 percent of the common stock of Orange Bank of Florida, Orlando, Florida.	Newspaper: Federal Register:	01/07/2008 01/07/2008
Franklin Bancshares, Inc.	* 3A1	Franklin Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Franklin, both of Meadville, Mississippi.	Newspaper: Federal Register:	01/13/2008 Not available
INDEPENDENT BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama, to acquire 26.12 percent of the outstanding shares of Independent Bancshares, Inc., and its subsidiaries, Community Spirit Bank, both of Red Bay, Alabama, and Spirit Bancshares, Inc., and Spirit Bank, both of Belmont, Mississippi.	Newspaper: Federal Register:	01/12/2008 01/11/2008
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:	12/24/2007 12/26/2007
SUMMERVILLE/TRION BANCSHARES, INC.	* 3A3	Summerville/Trion Bancshares, Inc., Summerville, Georgia, to acquire 100 percent of the outstanding shares of Dunnellon State Bank, Dunnellon, Florida.	Newspaper: Federal Register:	Not available 01/04/2008

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9920 Poplar Tent Road, Concord, North Carolina, to be known as the Cannon Crossroads Office.	Newspaper:	12/21/2007
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 2615 E Highway 50, Clermont, Florida, to be known as the East Clermont Office; 12610 US Highway 19, Hudson, Florida, to be known as the Beacon Woods Wal-Mart Office; and 4929 Main Street, Spring Hill, Tennessee, to be known as the Spring Hill Village Office.	Newspaper:	12/27/2007
			Federal Register:	Not applicable
SUNTRUST BANKS, INC.	* 3A5	SunTrust Banks, Inc., Atlanta, Georgia, to merge with GB&T Bancshares, Inc., Gainesville, Georgia, and thereby acquire its subsidiaries, Gainesville Bank & Trust, Gainesville, Georgia; Mountain State Bank, Dawsonville, Georgia; First National Bank of Gwinnett, Duluth, Georgia; First National Bank of the South, Milledgeville, Georgia; Home Town Bank of Villa Rica, Villa Rica, Georgia; Community Trust Bank, Hiram, Georgia; and United Bank & Trust Company, Rockmart, Georgia.	Newspaper:	Not available
			Federal Register:	01/15/2007

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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
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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
861434	ALIANAT BK, ALEXANDER CITY, ALABAMA	08/13/2007	11/29/2007	S	Large Bank
237936	PEOPLES B&TC, SELMA, ALABAMA	07/16/2007	11/05/2007	O	Large Bank

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 15, 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 42 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 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 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 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Allegiance Bank of North America, Bala Cynwyd, Pennsylvania.	Newspaper: Federal Register:	12/26/2007 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Bay Commercial Bank, Walnut Creek, California.	Newspaper: Federal Register:	Not available 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 4c8	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 6 percent of the voting shares of SFB Bancorp, Inc., Elizabethton, Tennessee, and thereby indirectly acquire Security Federal Bank, Elizabethton, Tennessee, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 4c8	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 9.9 percent of the voting shares of Quaint Oak Bancorp, Southampton, Pennsylvania, and thereby indirectly acquire Quaint Oak Savings Bank, Southampton, Pennsylvania, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Colonia Bank (in organization), Phoenix, Arizona.	Newspaper: Federal Register:	Not available 01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Reidsville Community Bank (in organization), Reidsville, North Carolina.	Newspaper: Federal Register:	Not available 01/07/2008

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 15, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Pisgah Community Bank (in organization), Asheville, North Carolina.	Newspaper: Federal Register:	Not available 01/07/2008
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 24.9 percent of the voting shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire PFF Bank and Trust, Pomona, California.	Newspaper: Federal Register:	Not available 01/11/2008
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
WARREN BANK	* Branch	Warren Bank, Warren, Michigan, to establish a branch to be located at 55055 Shelby Road, Shelby Township, Macomb County, Michigan.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
299644	BANK IA, DENISON, IOWA	08/27/2007	12/03/2007	S	Small Bank
2333298	FIRST B&T, EVANSTON, ILLINOIS	06/25/2007	11/26/2007	S	Large Bank
447342	FIRST ST BK BOURBON IN, BOURBON, INDIANA	08/27/2007	11/29/2007	S	Small Bank
952846	IOWA ST BK, WAPELLO, IOWA	07/23/2007	12/03/2007	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 15, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL FINANCIAL SERVICES, INC.	* 3A3	Carroll Financial Services, Inc., Huntingdon, Tennessee, to acquire 100 percent of Bradford Bancshares, Inc., Bradford, Tennessee, and thereby indirectly acquire The Bank of Bradford, Bradford, Tennessee.	Newspaper: Federal Register:	01/11/2008 01/11/2008
FIRST BANKS, INC.	* 3A3	First Banks, Inc., St. Louis, Missouri, to acquire an additional 1.21 percent, for total direct and indirect control of 24.99 percent, of Community West Bancshares, Goleta, California, and thereby indirectly acquire Community West Bank, National Association, Goleta, California.	Newspaper: Federal Register:	01/14/2008 01/11/2008
FIRST FINANCIAL BANK	* Branch	First Financial Bank, El Dorado, Arkansas, to establish a branch facility to be located at 2300 East Main Street, El Dorado, Arkansas.	Newspaper: Federal Register:	12/24/2007 Not applicable
South Central Bancorp, Inc.	* 3A1	South Central Bancorp, Inc., Kinmundy, Illinois, to become a bank holding company by acquiring 100 percent of The First National Bank of Kinmundy, Kinmundy, Illinois.	Newspaper: Federal Register:	Not available 01/14/2008

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
2577739	BANK OF JACKSON, JACKSON, TENNESSEE	08/13/2007	11/15/2007	S	Small Bank

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 15, 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:	12/18/2007
			Federal Register:	12/28/2007
NATCOM BANCSHARES, INC.	4c8	NATCOM Bancshares, Inc., Superior, Wisconsin, proposes to engage in lending activities, primarily purchasing loan participations from its subsidiary bank, National Bank of Commerce, Superior, Wisconsin.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
65559	PIONEER B&TC, BELLE FOURCHE, SOUTH DAKOTA	08/20/2007	12/10/2007	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 15, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL FINANCIAL CORPORATION	* 3A3	Central Financial Corporation, Hutchinson, Kansas, to retain its 6.04 percent ownership of Valley Capital Bank, N.A., Mesa, Arizona.	Newspaper: Federal Register:	01/12/2008 01/11/2008
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
RAE VALLEY FINANCIALS, INC.	CIC	Notification by Theodore Thieman, Petersburg, Nebraska, to retain control of Rae Valley Financials, Inc., Petersburg, Nebraska, parent of Petersburg State Bank, Petersburg, Nebraska.	Newspaper: Federal Register:	Not available 01/02/2008

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
785259	COMMUNITY BKS OF CO, GREENWOOD VILLAGE, COLORADO	08/13/2007	11/29/2007	S	Large Bank
421155	FIRST ST BK THAYER, THAYER, KANSAS	09/10/2007	12/07/2007	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 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSB FINANCIAL CORPORATION	* 3A1	CSB Financial Corporation, Miles, Texas, to become a bank holding company by acquiring 100 percent of Citizens State Bank, Miles, Texas.	Newspaper:	Not available
			Federal Register:	01/07/2008
FIRST NATIONAL BANK GROUP, INC.	* 3A3	First National Bank Group, Inc., Edinburg, Texas, to acquire 9.90 percent of Southside Bancshares, Inc., Tyler, Texas, and indirectly acquire Southside Delaware Financial Corporation, Dover, Delaware, and Southside Bank, Tyler, Texas.	Newspaper:	01/03/2008
			Federal Register:	01/04/2008

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
723653	WESTERN BK, LORDSBURG, NEW MEXICO	06/18/2007	12/03/2007	O	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 December 15, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRESIDIO BANK	* Branch	Presidio Bank, San Francisco, California, to establish a branch facility at 999 Fifth Avenue, Suite 300, San Rafael, California.	Newspaper:	12/31/2007
			Federal Register:	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:	Not available
			Federal Register:	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:	Not applicable
			Federal Register:	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.

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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- 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