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**Federal Reserve Release**

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*H.2*

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

*No. 52*

*Week Ending December 29, 2007*

None

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

**December 23, 2007 to December 29, 2007**

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**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**

#### St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 13800 Cantrell Road, Little Rock.

- Approved, December 26, 2007

#### Kansas City

Bank 7, Medford, Oklahoma -- to establish a branch at 120 North First Street.

- Approved, December 28, 2007

#### Atlanta

Bank of North Florida, Jacksonville, Florida -- to establish a branch at 1432 1st Street, Sarasota, and to designate it as the main office.

- Approved, December 27, 2007

#### Richmond

Four Oaks Bank & Trust Company, Four Oaks, North Carolina -- to establish a branch at 604A Erwin Road, Dunn.

- Approved, December 27, 2007

#### Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 9920 Poplar Tent Road, Concord, North Carolina.

- Approved, December 28, 2007

**Bank Holding Companies**

Chicago

Bridgeview Bancorp, Inc., Bridgeview, Illinois -- to retain the nonbanking activity of extending credit and servicing loans.

- Approved, December 21, 2007

(A/C)

New York

Canandaigua National Corporation, Canandaigua, New York -- to acquire Genesee Valley Trust Company, Pittsford.

- Approved, December 27, 2007

Director, BS&R

Capital One, National Association and Capital One Financial Corporation, McLean, Virginia -- request for an exemption from section 23A of the Federal Reserve Act.

- Granted, December 21, 2007

(A/C)

Atlanta

First Volunteer Corporation, Chattanooga, Tennessee -- to acquire Benton Banking Company, Benton.

- Approved, December 17, 2007

(A/C)

Dallas

FNB Holding Company, Fort Stockton, Texas -- to become a bank holding company and to acquire First National Bank of Fort Stockton.

- Approved, December 28, 2007

**Bank Holding Companies**

## Boston

Independent Bank Corp., Rockland, Massachusetts -- waiver of application to acquire Slade's Ferry Bancorp, Somerset, in connection with the merger of their respective subsidiaries, Rockland Trust Company, Rockland, and Slade's Ferry Trust Company, Somerset.

- Granted, December 17, 2007

(A/C)

## New York

Investors Bancorp, MHC, Short Hills, New Jersey, and Investors Bancorp, Inc. -- to acquire Summit Federal Bankshares, MHC, Summit, Summit Federal Bankshares, Inc., and Summit Federal Savings Bank.

- Approved, December 28, 2007

## Minneapolis

Klein Financial, Inc., Chaska, Minnesota -- to acquire First Community Bank, Savage.

- Approved, December 27, 2007

## San Francisco

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan -- to acquire an interest in Diamond Lease (U.S.A.), Inc., New York, New York, and thereby engage in the leasing of personal or real property.

- Approved, December 21, 2007

(A/C)

## San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures, LLC -- to engage de novo in a joint venture with NRI Mortgage Solutions, Buffalo Grove, Illinois, in conducting mortgage banking activities.

- Approved, December 20, 2007

(A/C)

**Bank Holding Companies**

San Francisco

State Bancorp Northwest, Spokane Valley, Washington -- to become a bank holding company and to acquire State Bank Northwest.

- Approved, December 28, 2007

Minneapolis

State Bankshares, Inc., Fargo, North Dakota -- to acquire shares of Lighthouse1, L.L.C., Minneapolis, Minnesota, and thereby engage in permissible nonbanking activities.

- Approved, December 21, 2007

(A/C)

New York

Watertown Savings Bank, Watertown, New York -- waiver of application in connection with the merger of Watertown with Northern New York Bancorp, Inc. and its subsidiary, Redwood Bank.

- Granted, December 28, 2007

**Change In Bank Control**

Kansas City

Citizens Bankshares, Inc., Okemah, Oklahoma -- change in bank control of Bankshares and its subsidiary bank, Citizens State Bank.

- Permitted, December 28, 2007

Dallas

Medina Community Bancshares, Inc., Hondo, Texas -- change in bank control of Bancshares and its subsidiary bank, Community National Bank.

- Permitted, December 20, 2007

(A/C)

Extensions Of Time

Richmond

Community Capital Bank of Virginia, Christiansburg, Virginia -- extension to March 28, 2008, to become a member of the Federal Reserve System.

- Granted, December 27, 2007

Dallas

Mineola Community Mutual Holding Company, Mineola, Texas, and Mineola Community Financial Group, Inc -- extension to February 15, 2008, to become bank holding companies and to acquire Mineola Community Bank, S.S.B.

- Granted, December 28, 2007

Richmond

Virginia Community Capital, Inc., Christiansburg, Virginia -- extension to March 28, 2008, to become a bank holding company and to acquire Community Capital Bank of Virginia (in organization).

- Granted, December 27, 2007

Financial Holding Companies

Kansas City

Grant County Bank Employee Stock Ownership Plan, Ulysses, Kansas -- election to become a financial holding company.

- Effective, December 26, 2007

Membership

New York

Amboy Bank, Old Bridge, New Jersey -- to become a member of the Federal Reserve System.

- Approved, December 28, 2007

**Membership**

Minneapolis

Security National Bank, Durand, Wisconsin -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, to be known as Security Financial Bank.

- Approved, December 27, 2007



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 29, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending December 29, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	11/17/2007 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
NATIONAL AUSTRALIA BANK LIMITED	* 3A1	National Australia Bank Limited, Melbourne, Australia, to become a one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act and Section 225.17 of Regulation Y, by acquiring Great Western Bancorporation, Inc., Omaha, Nebraska and its subsidiary Great Western Bank, Watertown, South Dakota.	Newspaper: Federal Register:	Not available 01/18/2008

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 29, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORTLAND SAVINGS AND BANKING COMPANY, THE	* Branch	Cortland Savings and Banking Company, Corland, OH to establish a branch at 15561 West High Street, Middlefield, OH.	Newspaper: Federal Register:	Not available Not applicable
FC BANC CORP	CIC	Notice of Change in Bank Control, Robert Duane Hord (and Hord control group) to acquire in excess of 10 percent of the outstanding shares of FC Banc Corp., Bucyrus, Ohio	Newspaper: Federal Register:	Not available Not available
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**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises by \$3.6 million.	Newspaper: Federal Register:	Not applicable Not applicable
OLD LINE BANK	* Branch	Old Line Bank, Bowie, Maryland, to establish a branch at 12100 Annapolis Road, Glenn Dale, Maryland.	Newspaper: Federal Register:	01/10/2008 Not applicable
UNION BANK AND TRUST COMPANY	* 18C	Union Bank and Trust Company, Bowling Green, Virginia, to merge with Prosperity Bank & Trust Company, Springfield, Virginia.	Newspaper: Federal Register:	01/24/2008 Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 29, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CAPSTONE BANCSHARES, INC.	* 3A1	Capstone Bancshares, Inc., Tuscaloosa, Alabama, to become a bank holding company by acquiring 100 percent of the outstanding shares of South Alabama Holding Company, Inc., and its subsidiary, Southwest Bank of Alabama, both of McIntosh, Alabama.	Newspaper: Federal Register:	Not available 01/25/2008
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:	01/17/2008 Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish branches located at: 2872 West Main Street, Dothan, Alabama, to be known as the Dothan-West Main Branch; and 1908 29th Avenue South, Homewood, Alabama, to be known as the Homewood 29th Avenue Branch.	Newspaper: Federal Register:	01/04/2008 Not applicable
ORION BANK	* Branch	Orion Bank, Naples, Florida, to establish a branch located at 1180 North Federal Highway, Boca Raton, Florida.	Newspaper: Federal Register:	01/04/2008 Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 29, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches located at: Wentzville Parkway at I-70, Wentzville, Missouri, to be known as the Wentzville Branch; Ben Hill Parkway at Gulf Coast Town Center, Ft. Myers, Florida, to be known as the Gulf Coast Branch; Richardson Road and Richard Crossing in the Richardson Crossing Development (3589 St. John's Church Road), Arnold, Missouri, known as the Arnold MO Branch; Highway K and Waterbury Falls Road, O'Fallon, Missouri, to be known as the O'Fallon Waterbury Branch; 100 Congress Avenue, Austin, Texas, to be known as the Congress - Austin; Hardin Valley Road at Pellissippi Highway, Knoxville, Tennessee, to be known as the Hardin Valley Road Branch; 8115 Camp Creek Boulevard, Olive Branch, Mississippi, to be known as the Olive Branch Camp Creek Branch; Pine Island Road (SR78) and SW 14th Avenue, Cape Coral, Florida, to be known as the Cape Crossing Branch; Highway 280 and Airport Road, Alexander City, Alabama, to be known as the Alexander City Branch; Highway 31 and Alabama Highway Department Road/CR 304, Calera, Alabama, to be known as the Calera Branch; 3000 S. Sixth Street, Springfield, Illinois, known as the 6th Street Branch; Highway 143 and Lincoln Lane, Highland, Illinois, to be known as the Highland Branch; and 730 N Tyndall Parkway, Panama City, Florida, to be known as the Callaway Branch.	Newspaper:	12/28/2007
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	01/04/2008
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the following branches: 17100 Ben Hill Griffin Parkway, Fort Myers, Florida, to be known as the Gulf Coast Town Center Office; and 16720 SW 88th Street, Miami, Florida, to be known as the Forest Lake Office.	Newspaper:	01/04/2008
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the following branches: 10000 Southpoint Parkway, Fredericksburg, Virginia, to be known as the Southpoint Office; and 7300 W McNab Road, North Lauderdale, Florida, to be known as the North Lauderdale Wal-Mart Office.	Newspaper:	01/05/2008
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

**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 29, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 9.90 percent of the voting shares of Cornerstone Bank, Moorestown, New Jersey.	Newspaper: Federal Register:	Not available Not available
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
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
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan to acquire 51 percent of the voting shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado, and by Capitol Bancorp Colorado Ltd. III, Lansing, Michigan to become a bank holding company by acquiring 51 percent of the voting shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado.	Newspaper: Federal Register:	Not available 01/18/2008
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
FIRST MENASHA BANCSHARES, INC.	CIC	Notice by Patricia L. Pierce, Menasha, Wisconsin, to retain control of First Menasha Bancshares, Inc., Neenah, Wisconsin, and thereby indirectly retain control of First National Bank-Fox Valley, Neenah, Wisconsin.	Newspaper: Federal Register:	Not available Not available
KERNDT BANK SERVICES, INC.	* 3A3	Kerndt Bank Services, Inc., Lansing, Iowa, to acquire 100 percent of Family Merchants Bancorporation, Inc., Cedar Rapids, Iowa, and thereby indirectly acquire Family Merchants Bank, Cedar Rapids, Iowa.	Newspaper: Federal Register:	Not available 01/18/2008
SHOREBANK CORPORATION, THE	Investment	Reg. K - The Shorebank Corporation, Chicago, Illinois, and its subsidiary, ShoreCap International, Ltd., Chicago, Illinois, provide 30 days' notice to make an overseas investment in MIC Microfinance Bank, Lagos, Nigeria.	Newspaper: Federal Register:	Not applicable Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
WARREN BANK	* Branch	Warren Bank, Warren, Michigan, to establish a branch to be located at 55055 Shelby Road, Shelby Township, Macomb County, Michigan.	Newspaper:	01/14/2008
			Federal Register:	Not applicable



**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS & PLANTERS BANCSHARES, INC.	CIC	Notice by Nancy C. Wilson, Memphis, Tennessee, individually, and as a member of a control group acting in concert, to gain control of Merchants & Planters Bancshares, Inc., Toone, Tennessee. The control group consists of Nancy C. Wilson, the Paul Nelms Family Trust, Nancy Wilson as trustee, Jessica Wilson, Stephanie Macintosh Shy, all of Memphis, Tennessee; Charles D. Newell, Jr., Germantown, Tennessee; Michael B. Baird, Cordova, Tennessee; Jon A. Reeves, Olive Branch, Mississippi; and Peter T. Hodo, West Point, Mississippi; Johnny Ponder, Collierville, Tennessee.	Newspaper:	01/08/2008
			Federal Register:	01/17/2008

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100% of The First National Bank of Montgomery, Montgomery, Minnesota.	Newspaper: Federal Register:	Not available 01/28/2008
UNITED CITIZENS 401(K) SAVINGS PLAN	* 3A1	United Citizens 401(K) Savings Plan, Osseo, Wisconsin, to become a bank holding company by acquiring up to 56 percent of the Class A common stock of United Bancorporation, Osseo, Wisconsin, and thereby indirectly acquire United Bank, Osseo, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; Lincoln Community Bank, Merrill, Wisconsin; Bank of Poynette, Poynette, Wisconsin; Clark County State Bank, Osceola, Iowa; Farmers State Bank, Stickney, South Dakota; and Farmers & Merchants State Bank, Iroquois, South Dakota.	Newspaper: Federal Register:	Not available Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

---

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending December 29, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
KLT BANCSHARES, INC.	CIC	Notice by Terri Farley, Kansas City, Missouri, and David B. Sexton, Parkville, Missouri, as co-trustees of the James W. Farley, Jr. Credit Shelter Trust, to acquire control of KLT Bancshares, Inc., Farley, Missouri, parent of Farley State Bank, Parkville, Missouri, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available Not available
REPUBLIC TRINIDAD CORPORATION	CIC	Notice by John E. Eisemann, IV, Trinidad, Colorado, to retain control of Republic Trinidad Corporation, Houston, Texas, parent of First National Bank in Trinidad, Trinidad, Colorado, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available Not available
STAMFORD BANCO, INC.	CIC	Notification by Russell H. Loewenstein, Orleans, Nebraska, individually and as a member of the Loewenstein group; and Karl Randecker, Jr., Cozad, Nebraska, individually and as a member of the Randecker group; to acquire control of Stamford Banco, Inc., Stamford, Nebraska, parent of Community Bank, Alma, Nebraska. Notice by Stamford Banco, Inc., Stamford, Nebraska, to redeem 25 percent of its outstanding common stock.	Newspaper: Federal Register:	Not available 01/09/2008

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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.

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 29, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCE FINANCIAL CORPORATION	* 3A1	Commerce Financial Corporation, Corpus Christi, Texas, to become a bank holding company by acquiring 100 percent of Security State Bancshares, Inc., Stockdale, Texas, and indirectly acquire Security State Bank, Stockdale, Texas.	Newspaper:	Not available
			Federal Register:	Not available



**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 29, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PALOMAR ENTERPRISES, LLC	CIC	Notice by Palomar QFP, LP, to acquire 100 percent of Palomar Enterprises, LLC, and thereby indirectly control Farmers & Merchants Bank of Long Beach, all of Long Beach, California.	Newspaper:	01/09/2008
			Federal Register:	01/18/2007
SIERRA BANCORP	CIC	Notice by Patricia Childress, Visalia, California, and Carol Bates, Porterville, California, to increase their holdings to 11.29 percent of Sierra Bancorp and thereby indirectly control its subsidiary, Bank of the Sierra, both of Poterville, California.	Newspaper:	Not available
			Federal Register:	01/17/2008

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act