
Federal Reserve Release



H.2

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

No. 1

Week Ending January 5, 2008

Discount Rates

Discount and Advance Rates -- requests by twelve Federal Reserve Banks to establish a rate for advances made in connection with an auction conducted under the new Term Auction Facility.

- Approved, December 17, 2007

(A/C)

H.2 Actions under delegated authority

December 30, 2007 to January 5, 2008

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

Kansas City

1st Financial Bank, Overland Park, Kansas -- to establish a branch at 650 East 5th Street, Kansas City, Missouri.

- Approved, January 4, 2008

Richmond

First Capital Bank, Glen Allen, Virginia -- to establish a branch at 2810 Buford Road, Richmond.

- Approved, January 3, 2008

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 5208 Sunset Lake Road, Holly Springs.

- Approved, January 4, 2008

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 2885 Western Boulevard, Jacksonville.

- Approved, January 4, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2615 East Highway 50, Clermont, Florida; 12610 U.S. Highway 19, Hudson; and 4929 Main Street, Spring Hill, Tennessee.

- Approved, January 3, 2008

Bank Holding Companies

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an indirect interest in Davidson Trust Company, Devon, Pennsylvania, and thereby engage in trust and financial investment advisory activities.

- Approved, January 3, 2008

San Francisco

Franklin Resources, Inc., San Mateo, California -- to retain shares of Commerce Bancorp, Inc., Cherry Hill, New Jersey, and thereby indirectly retain an interest in Commerce Bank, National Association, Philadelphia, Pennsylvania.

- Approved, January 3, 2008

San Francisco

Frontier Financial Corporation, Everett, Washington -- waiver of application to merge with Washington Banking Company, Oak Harbor, in connection with the merger of Whidbey Island Bank, Coupeville, and Frontier Bank, Everett.

- Granted, January 2, 2008

Kansas City

Harker Investments, LLLP, Denver, Colorado -- to become a bank holding company and to engage in selling credit life insurance through the acquisition of The Kit Carson Insurance Agency, Inc., Kit Carson.

- Approved, January 3, 2008

Secretary

NATCOM Bancshares, Inc., Superior, Wisconsin -- to purchase participation loans from its subsidiary, National Bank of Commerce, and thereby engage in extending credit and servicing loans.

- Approved, January 3, 2008

Bank Holding Companies

Philadelphia

National Penn Bancshares, Inc., Boyertown, Pennsylvania -- waiver of application to merge with KNBT Bancorp, Inc., Bethlehem, in connection with the merger of Keystone Nazareth Bank & Trust Company and National Penn Bank.

- Granted, January 3, 2008

Atlanta

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

- Withdrawn, January 3, 2008

Banks, Foreign

General Counsel

SparkassenVerband Baden-Wurttemberg and Landesbank Baden-Wurttemberg, Stuttgart, Germany -- request for temporary authority to engage indirectly in certain nonbanking activities and hold certain investments in the United States in connection with the acquisition of Landesbank Sachsen Aktiengesellschaft, Leipzig.

- Granted, December 28, 2007

(A/C)

Extensions Of Time

Richmond

Virginia Financial Group, Inc., Culpeper, Virginia -- extension to April 12, 2008, to acquire FNB Corporation, Christiansburg, and thereby indirectly acquire First National Bank.

- Granted, January 4, 2008

International Operations

Director, BS&R

Bank of America, National Association, Charlotte, North Carolina; Bank of America Overseas Corporation, Charlotte, North Carolina; and BankAmerica International Finance Corporation, San Francisco, California -- waiver of remainder of notification period to invest in BoA Netherlands Cooperatieve U.A., Amsterdam, the Netherlands, and modification of the aggregate investment limit of Regulation K.

- Granted, December 21, 2007

(A/C)

Membership

Philadelphia

Monument Bank, Doylestown, Pennsylvania -- to become a member of the Federal Reserve System.

- Approved, January 4, 2008

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting held on December 11, 2007, and of a conference call held on December 6, 2007.

- Published, January 2, 2008

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations of the Federal Reserve Banks of New York, Philadelphia, and Cleveland, and to provide notice relating to future changes to Appendix A (Docket No. R-1306).

- Approved, January 2, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 5, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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 January 5, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------------|--------------------|--|------------------------------|----------------|
| CHEMUNG CANAL TRUST COMPANY | * 18C | Chemung Canal Trust Company, Elmira, New York for prior approval to purchase loans and other assets, and assume the deposit liabilities of three branches of Manufacturers and Traders Trust Company, Buffalo, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act and establish branches pursuant to Section 9 of the Federal Reserve Act. | Newspaper: | Not available |
| | * Branch | | Federal Register: | 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: | 01/05/2008 |
| | | | Federal Register: | 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: | 01/17/2008 |
| | | | Federal Register: | 01/18/2008 |

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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|--------------------------------|------------|
| 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 January 5, 2008

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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 January 5, 2008

| 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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|---------|--------------------------------------|------------|-----------------|------------|-------------|
| 645625 | WESBANCO BK, WHEELING, WEST VIRGINIA | 08/13/2007 | 12/20/2007 | O | Large 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 January 5, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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 January 5, 2008

| 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 |
| 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: | 01/28/2008 01/25/2008 |
| CITIZENS BANCORP, INC. | CIC | Prior change in control notice filed by C. Steven Lewis, New Tazewell, Tennessee, to acquire an additional 13.05 percent of the outstanding shares of Citizens Bancorp, Inc., and its subsidiary, Citizens Bank, both of New Tazewell, Tennessee. Pro forma ownership will equal 28.45 percent. | Newspaper: Federal Register: | Not available 01/23/2008 |
| PEOPLES FINANCIAL CORPORATION | 4c8 | Peoples Financial Corporation, Biloxi, Mississippi, to acquire 99.99 percent of Summit William Bell Apartments, Ltd., Montgomery, Alabama, and thereby engage in community development activities. | Newspaper: Federal Register: | Not applicable 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: Federal Register: | 12/31/2007 01/04/2008 |
| 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: Federal Register: | 01/13/2008 01/15/2007 |

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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|---------|-----------------------------|------------|-----------------|------------|-------------|
| 359838 | BANK OF YORK, YORK, ALABAMA | 07/16/2007 | 11/05/2007 | S | Small Bank |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |
| NONE | |

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 5, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|---|---------------------------------|-----------------------------|
| 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: | 01/28/2008 02/01/2008 |
| 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 |
| 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 |
| CHARLEVOIX FIRST CORPORATION | CIC | Notice by Richard M. Hodgson II, Charlevoix, Michigan, Eric J. Hodgson, Beaver Island, Michigan, Mark E. Hodgson, Fox Point, Wisconsin, Elizabeth M. Hodgson, Charlevoix, Michigan, and Laurie L. Hodgson, Charlevoix, Michigan, to retain control of Charlevoix First Corporation, Charlevoix, Michigan, and thereby indirectly retain control of Charlevoix State Bank, Charlevoix, Michigan. | Newspaper: Federal Register: | 01/16/2008 Not available |
| 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: | 01/07/2008 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: | 01/23/2008 Not available |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 5, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|-------------|--|-----------------------|----------------|
| 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: | 01/14/2008 |
| | | | Federal Register: | 01/18/2008 |
| MORNING SUN BANK CORP. | 4c8 | Morning Sun Bank Corp., Morning Sun, Iowa, proposes to engage in insurance agency activities by establishing a wholly-owned subsidiary called ISB Insurance Group, LLC to acquire Earnest Insurance Agency, Morning Sun, Iowa, an existing independent insurance agency. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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|---------|--------------------------------|------------|-----------------|------------|-------------|
| 2685504 | WARREN BK, WARREN, MICHIGAN | 05/21/2007 | 12/03/2007 | S | Large Bank |
| 2044811 | WHEATON B&T, WHEATON, ILLINOIS | 07/23/2007 | 12/17/2007 | S | Small Bank |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |
| NONE | |

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 5, 2008**

| 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: | 01/18/2008 01/11/2008 |
| COMMUNITY FIRST BANCSHARES, INC. | * 3A3 | Community First Bancshares, Inc., Harrison, Arkansas ("Community"), to acquire additional shares of White River Bancshares Company, Fayetteville, Arkansas ("Bancshares"), and thereby indirectly acquire Signature Bank, Fayetteville, Arkansas. The acquisition will result in Community retaining ownership of up to 24.99 percent of Bancshares stock. | Newspaper: Federal Register: | 01/31/2008 02/01/2008 |
| 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: Federal Register: | 01/15/2008 12/27/2007 |

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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|---------|-------------------------------------|------------|-----------------|------------|-------------|
| 761244 | BELGRADE ST BK, BELGRADE, MISSOURI | 09/17/2007 | 12/18/2007 | O | Small Bank |
| 16748 | ELBERFELD ST BK, ELBERFELD, INDIANA | 08/27/2007 | 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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 5, 2008

| 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 02/01/2008 |

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 5, 2008**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------|--------------------|--|---------------------------------|-----------------------------|
| 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 01/22/2008 |
| MACKEY BANCO, INC. | CIC | Notice by Jeffrey C. Royal, Omaha, Nebraska, to acquire control of Mackey Banco, Inc., parent of Security State Bank, both in Ansley, Nebraska, through the acquisition of voting shares. | Newspaper: Federal Register: | 01/09/2008 01/22/2008 |
| 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 01/22/2008 |
| 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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 5, 2008

| 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: | 01/25/2008 |
| | | | Federal Register: | 01/17/2008 |

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.

| RSSD ID | Institution / Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|---------|------------------------------------|------------|-----------------|------------|-------------|
| 973364 | HCSB ST BKG ASSN, PLAINVIEW, TEXAS | 07/30/2007 | 12/17/2007 | S | Int Sm 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 January 5, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------|-------------|--|-----------------------|---------------|
| 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 |
| WESTERN CAPITAL CORPORATION | * 3A1 | Western Capital Corporation, Boise, Idaho, to become a bank holding company by acquiring 100 percent of Western Capital Bank (In Organization), Boise, Idaho; and GWY, LLC, Bellevue, Washington, to become a bank holding company by indirectly acquiring, at least 64 percent of Western Capital Bank (In Organization), Boise, Idaho. | Newspaper: | Not available |
| | | | Federal Register: | 02/01/2008 |

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

| RSSD ID | Institution / Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|---------|--|------------|-----------------|------------|-------------|
| 802866 | SILICON VALLEY BK, SANTA CLARA, CALIFORNIA | 08/20/2007 | 12/24/2007 | S | Large Bank |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |
| NONE | |

* Subject to the provisions of the Community Reinvestment Act