
Federal Reserve Release



H.2

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

No. 3

Week Ending January 19, 2008

Testimony And Statements

Economic Outlook -- statement by Chairman Bernanke before the Committee on the Budget, U.S. House of Representatives, January 17, 2008.

- Published, January 17, 2008

H.2 Actions under delegated authority

January 13, 2008 to January 19, 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

Cleveland

The Cortland Savings and Banking Company, Cortland, Ohio -- to establish a branch at 15561 West High Street, Middlefield.

- Approved, January 17, 2008

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to establish a branch at 660 Deerfield Road, Deerfield.

- Approved, January 18, 2008

Richmond

Old Line Bank, Bowie, Maryland -- to establish a branch at 12100 Annapolis Road, Glenn Dale.

- Approved, January 15, 2008

Bank Holding Companies

Minneapolis

BancMidwest Corporation, St. Paul, Minnesota -- waiver of application to acquire First Bank and Trust, Menomonie, Wisconsin, in connection with its merger into Mainstreet Bank, Forest Lake, Minnesota.

- Granted, January 17, 2008

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to retain its ownership of Valley Capital Bank, N.A., Mesa, Arizona.

- Approved, January 17, 2008

Bank Holding Companies

Dallas

Commerce Financial Corporation, Corpus Christi, Texas -- to become a bank holding company and to acquire Security State Bancshares, Inc., Stockdale, and thereby indirectly acquire Security State Bank.

- Withdrawn, January 17, 2008

St. Louis

Farmers and Merchants Bankshares, Inc., Stuttgart, Arkansas -- to acquire Perry County Bancshares, Inc., Perryville, and thereby indirectly acquire Chart Bank.

- Approved, January 18, 2008

St. Louis

First Banks, Inc., St. Louis, Missouri -- to acquire additional shares of Community West Bancshares, Goleta, California, and thereby indirectly acquire Community West Bank, National Association.

- Approved, January 17, 2008

Philadelphia

First Priority Financial Corp., Malvern, Pennsylvania -- waiver of application to acquire Prestige Community Bank, Newtown, in connection with the merger of Prestige Community Bank and First Priority Bank, Malvern.

- Granted, January 14, 2008

Chicago

First State Bancshares, Inc., Ida Grove, Iowa -- waiver of application to acquire Odebolt State Bank, Odebolt, in connection with the merger of Odebolt State Bank and First State Bank, Ida Grove, a subsidiary of First State Bancshares, Inc.

- Granted, January 18, 2008

Bank Holding Companies

Atlanta

Floridian Financial Group, Inc., Daytona Beach, Florida -- to acquire Orange Bank of Florida, Orlando.

- Approved, January 14, 2008

San Francisco

Greater Pacific Bancshares, Whittier, California -- waiver of application to acquire The First National Bank of Santo, Santo, Texas, in connection with its merger with Greater Pacific's subsidiary, Bank of Whittier, N.A.

- Withdrawn, January 16, 2008

Atlanta

Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama -- to acquire shares of Independent Bancshares, Inc., and its subsidiaries, Community Spirit Bank, Spirit Bancshares, Inc., Belmont, Mississippi, and Spirit Bank.

- Approved, January 18, 2008

Minneapolis

Lakeside Bank Holding Company, New Town, North Dakota -- waiver of application to merge with Peoples Bankshares, Inc., Parshall, in connection with the merger of Lakeside State Bank, New Town, and Peoples Bank and Trust, Parshall.

- Granted, January 17, 2008

Atlanta

Metropolitan BancGroup, Inc., Ridgeland, Mississippi -- to become a bank holding company and to acquire BancSouth Financial Corporation, Crystal Springs, and its subsidiary, Bank of the South.

- Approved, January 18, 2008

Bank Holding Companies

Dallas

National Bank & Trust Employee Stock Ownership Plan, La Grange, Texas -- to become a bank holding company and to acquire additional shares of First La Grange Bancshares, Inc., and thereby indirectly acquire National Bank & Trust.

- Returned, January 18, 2008

San Francisco

Palomar Enterprises, LLC, Long Beach, California -- to become a bank holding company and to retain control of Farmers & Merchants Bank of Long Beach.

- Approved, January 17, 2008

San Francisco

Peninsula Bank Holding Co., Palo Alto, California -- to become a bank holding company and to acquire The Private Bank of the Peninsula.

- Approved, January 18, 2008

Bank Mergers

San Francisco

Nara Bank, Los Angeles, California -- to purchase the assets and assume the liabilities of the Brick, New Jersey, branch of The Provident Bank, Jersey City.

- Approved, January 16, 2008

Banks, Foreign

Director, BS&R

eBANK Corporation, Tokyo, Japan -- to establish a representative office in San Francisco, California.

- Approved, January 16, 2008

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

First Bank & Trust Company, Duncan, Oklahoma -- waiver of application to acquire shares of Waurika National Bank, Waurika.

- Withdrawn, January 17, 2008

New York

FirstBank of Puerto Rico, San Juan, Puerto Rico -- waiver of application in connection with the acquisition and merger with Virgin Islands Community Bank, Christiansted, Virgin Islands.

- Granted, January 18, 2008

Change In Bank Control

Kansas City

Jones National Corporation, Seward, Nebraska -- change in bank control of Jones National Corporation and its subsidiary, The Jones National Bank & Trust Company of Seward.

- Permitted, January 15, 2008

Extensions Of Time

Atlanta

CNB Bancorp, Inc., Mobile, Alabama -- extension to April 26, 2008, to become a bank holding company and to acquire Commonwealth National Bank.

- Granted, January 17, 2008

Extensions Of Time

Richmond

First Bancorp, Troy, North Carolina -- extension to April 15, 2008, to acquire Great Pee Dee Bancorp, Inc., Cheraw, South Carolina, and thereby indirectly acquire Sentry Bank & Trust.

- Granted, January 14, 2008

New York

JPMorgan Chase & Co., New York, New York -- extension to April 18, 2008, to acquire JPMorgan Chase Bank, National Association, San Francisco, California.

- Granted, January 16, 2008

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to April 27, 2008, to establish a branch at 1160 South Watson Road, Buckeye, Arizona.

- Granted, January 18, 2008

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to April 12, 2008, to establish a branch at 9600 Colorado Lane North, Brooklyn Park, Minnesota.

- Granted, January 18, 2008

Richmond

Resource Bank, Virginia Beach, Virginia -- extension to April 19, 2008, to establish a branch at 9012 Church Street, Manassas.

- Granted, January 18, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 19, 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 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMUNG CANAL TRUST COMPANY	* 18C * Branch	Chemung Canal Trust Company, Elmira, New York, 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 to establish branches pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch facility to be located at 91 Brookside Avenue, Middletown, New York.	Newspaper: Federal Register:	02/01/2008 Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANK	* Branch	American Bank, Allentown, PA proposes to establish a branch office located at 4261 Freemansburg Avenu, Bethlehem Township, Northampton County, PA, pursuant to Section 9 of the FRA	Newspaper:	Not available
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/25/2008
			Federal Register:	01/09/2008
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:	01/12/2008
			Federal Register:	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
- 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: 5**Federal Reserve Bank of Richmond****Filings received during the week ending January 19, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BB&T CORPORATION	* 4c8	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of BB&T Financial, FSB, Columbus, Georgia.	Newspaper: Federal Register:	12/31/2007 02/08/2008
Community Bankers Acquisition Corp.	* 3A1	Community Bankers Acquisition Corp., Great Falls, Virginia (to be renamed Community Bankers Trust Corporation), to become a bank holding company through the acquisition of 100% of the outstanding common stock of TransCommunity Financial Corporation, Glen Allen, Virginia, and thereby indirectly acquire TransCommunity Bank, National Association, Manakin-Sabot, Virginia.	Newspaper: Federal Register:	02/12/2008 Not available
FIRST VIRGINIA COMMUNITY BANK	* Branch	First Virginia Community Bank, Fairfax, Virginia, to establish a branch at 7900 Sudley Road, Manassas, Virginia.	Newspaper: Federal Register:	01/23/2008 Not applicable
FOUR OAKS BANK & TRUST COMPANY	* 18C * Branch	Four Oaks Bank & Trust Company, Four Oaks, North Carolina, to merge with LongLeaf Community Bank, Rockingham, North Carolina.	Newspaper: Federal Register:	Not available Not applicable

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.

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 19, 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
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:	01/10/2008 01/23/2008
Greensburg Bancshares, Inc.	* 3A1	Greensburg Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Greensburg, both of Greensburg, Louisiana.	Newspaper: Federal Register:	Not available Not available
STERLING BANK	* Branch	Sterling Bank, Lantana, Florida, to establish a branch located at 2465 Wilton Manors Drive, Wilton Manors, Florida.	Newspaper: Federal Register:	11/02/2007 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: Federal Register:	01/13/2008 01/15/2008

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.

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 19, 2008

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 Colonia Bank (in organization), Phoenix, Arizona.	Newspaper: Federal Register:	01/14/2008 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
FIRST MENASHA BANCSHARES, INC.	CIC	Notice by Patricia L. Pierce, Menasha, Wisconsin and Oliver P. Smith, 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:	02/01/2008 01/23/2008
HEARTLAND FINANCIAL USA, INC.	* 3A3	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire at least 80 percent of Minnesota Bank & Trust (in organization), Edina, Minnesota.	Newspaper: Federal Register:	Not available 02/11/2008
LUANA BANCORPORATION	* 3A3	Luana Bancorporation, Luana, Iowa, to acquire 100 percent of First State Bank Iowa, New Hampton, Iowa.	Newspaper: Federal Register:	Not available 02/06/2008
NORTHBROOK BANK & TRUST COMPANY	* Branch	Northbrook Bank & Trust Company, Northbrook, Illinois, to establish a branch facility to be located at 660 Deerfield Road, Deerfield, Illinois.	Newspaper: Federal Register:	01/10/2008 Not applicable
ROLLING HILLS BANK & TRUST	* 18C * Branch	Rolling Hills Bank & Trust, Atlantic, Iowa, to merge with Meta Bank West Central ("MBWC"), Stuart, Iowa, and thereby to establish branch offices at 615 South Division Street, Stuart, Iowa; 501 Sherman, Menlo, Iowa, and 101 East Logan, Casey, Iowa.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

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.

Table with 6 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Content: NONE

Table with 2 columns: CRA Examinations scheduled for, Quarter of. Sub-headers: Institution, Location. Content: 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 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVOLVE FINANCIAL GROUP, INC.	4c8	Evolve Financial Group, Inc., Cordova, Tennessee, to acquire 100 percent of AFS Investment Advisors, Inc., Austin, Texas, and thereby engage in investment advisory activities.	Newspaper: Federal Register:	Not applicable 02/06/2008
HANCOCK BANCORP, INC.	* 4c8	Hancock Bancorp, Inc., Hawesville, Kentucky, to acquire 100 percent of Community First Bancorp, Inc., Madisonville, Kentucky, and thereby indirectly acquire Community First Bank, Madisonville, Kentucky, and engage in operating a savings association.	Newspaper: Federal Register:	02/16/2008 02/15/2008
PROVIDENCE BANK	* Branch	Providence Bank, Elsberry, Missouri, to establish a branch facility to be located at 301 Broadway, Elsberry, Missouri, and to relocate the main office to 2415 Carter Lane, Suite 102, Columbia, Missouri.	Newspaper: Federal Register:	01/31/2008 Not applicable

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 19, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCMIDWEST CORPORATION	* 3A5	BancMidwest Corporation, Saint Paul, Minnesota, to acquire 100 percent of Hiawatha Bancshares, Inc., Hager City, Wisconsin, and thereby indirectly acquire Hiawatha National Bank, Hager City, Wisconsin.	Newspaper: Federal Register:	Not available 02/11/2008
FRANDSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100% of The First National Bank of Montgomery, Montgomery, Minnesota.	Newspaper: Federal Register:	01/30/2008 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: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 January 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANKSHARES, INC.	* 3A1	Community State Bankshares, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of Community State Bank (in organization), both in Lamar, Colorado.	Newspaper: Federal Register:	02/10/2008 02/15/2008
HOTC, INC.	* 3A1	HOTC, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of Wray State Bank, both in Wray, Colorado.	Newspaper: Federal Register:	Not available 02/19/2008
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:	02/01/2008 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: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

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 January 19, 2008

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

NONE

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST PACIFIC BANK OF CALIFORNIA	* Branch	1st Pacific Bank of California, San Diego, California, to establish a branch facility at 525 B Street, Suite 1500, San Diego, California.	Newspaper: Federal Register:	01/22/2008 Not applicable
HANMI BANK	* Branch	Hanmi Bank, Los Angeles, California, to establish branch facilities at 22438 Golden Springs Drive, Diamond Bar, California; and 10180 Reseda Boulevard, Northridge, California.	Newspaper: Federal Register:	01/31/2008 Not applicable
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc., and Proficio Mortgage Ventures, LLC, both of Jacksonville, Florida, to engage de novo in a joint venture with TheMIGroup Mortgage Resources, Whippany, New Jersey, in conducting mortgage banking activities, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 02/01/2008
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: Federal Register:	01/19/2008 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: Federal Register:	Not available 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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act