
Federal Reserve Release



H.2

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

No. 4

Week Ending January 26, 2008

Bank Holding Companies

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- to merge with Sterling Financial Corporation, Lancaster, and for PNC Bank Delaware, Wilmington, Delaware, to merge with Delaware Sterling Bank & Trust Company, Christiana.

- Approved, January 24, 2008

Banks, Foreign

State Bank of India, Mumbai, India -- to establish a branch in Jackson Heights, New York.

- Approved, January 24, 2008

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 4-3/4 percent to 4 percent by the Federal Reserve Banks of Chicago and Minneapolis, effective January 22, 2008.

- Approved, January 21, 2008

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

- Approved, January 24, 2008

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

- Approved, January 22, 2008

Enforcement

Coconut Grove Bank, Miami, Florida -- issuance of a consent order of prohibition against Aldo N. Morales, a former vice president, loan officer, and institution-affiliated party.

- Announced, January 24, 2008

Traders Bank, Spencer, West Virginia -- issuance of consent order of assessment of a civil money penalty.

- Announced, January 24, 2008

H.2 Actions under delegated authority

January 20, 2008 to January 26, 2008

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operational and Payment System

IF International Finance

OSDM Office of Staff Director for Management

Bank Branches, Domestic

San Francisco

American Security Bank, Santa Ana, California -- to establish a branch at 16020 Apple Valley Road, Apple Valley.

- Approved, January 24, 2008

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 2872 West Main Street, Dothan, and 1908 29th Avenue South, Homewood.

- Approved, January 25, 2008

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 100 Dominion Drive, Emporia, Virginia.

- Approved, January 23, 2008

Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 750 West Dallas Road, Grapevine.

- Approved, January 24, 2008

Bank Holding Companies

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire shares of Reidsville Community Bank (in organization), Reidsville, North Carolina, and for Capitol Development Bancorp, Limited VII, Lansing, Michigan, to become a bank holding company and to acquire shares of Reidsville Community Bank.

- Approved, January 24, 2008

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire shares of Colonia Bank (in organization), Phoenix, Arizona, and for Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company and to acquire shares of Colonia Bank.

- Approved, January 22, 2008

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire shares of Pisgah Community Bank (in organization), Asheville, North Carolina, and for Capitol Development Bancorp, Limited VII, Lansing, Michigan, to become a bank holding company and to acquire shares of Pisgah Community Bank.

- Approved, January 24, 2008

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited VII -- to acquire shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado, and for Capitol Bancorp Colorado Ltd. II, Lansing, Michigan, to become a bank holding company and to acquire shares of Mountain View Bank of Commerce.

- Approved, January 24, 2008

Bank Holding Companies

St. Louis

Carroll Financial Services, Inc., Huntingdon, Tennessee -- to acquire Bradford Bancshares, Inc., Bradford, and thereby indirectly acquire The Bank of Bradford.

- Approved, January 24, 2008

St. Louis

Evolve Financial Group, Inc., Cordova, Tennessee -- to acquire AFS Investment Advisors, Inc., Austin, Texas, and thereby engage in investment advisory activities.

- Returned, January 22, 2008

Kansas City

Heartland Bancshares, Inc., Clinton, Missouri -- to become a bank holding company and to acquire Marshall Community Bancshares, Inc., Marshall, and Community Bank of Marshall.

- Withdrawn, January 25, 2008

Minneapolis

Highland Bancshares, Inc., St. Michael, Minnesota -- to acquire Ridgedale State Bank, Minnetonka.

- Approved, January 25, 2008

Dallas

JSA Family Limited Partnership, Jacksonville, Texas -- waiver of application to acquire Century Capital Financial, Inc., Kilgore, in connection with the merger of their subsidiaries, Austin Bank, Texas National Association, Jacksonville, and City National Bank, Kilgore.

- Granted, January 25, 2008

Bank Holding Companies

Kansas City

Labette County Bankshares, Inc., Altamont, Kansas -- waiver of application to acquire Miners Bancshares, Inc., Frontenac, in connection with the merger of their subsidiaries, Labette Bank, Altamont, and The Miners State Bank of Frontenac, Frontenac.

- Granted, January 25, 2008

Atlanta

Peoples Financial Corporation, Biloxi, Mississippi -- to acquire Summit William Bell Apartments, Ltd., Montgomery, Alabama, and thereby engage de novo in community development activities.

- Approved, January 23, 2008

San Francisco

PremierWest Bancorp, Medford, Oregon -- waiver of application to merge with The Stockmans Financial Group, Elk Grove, California, in connection with the merger of their subsidiaries, PremierWest Bank, Medford, Oregon, and The Stockmans Bank, Elk Grove, California.

- Granted, January 24, 2008

Atlanta

Satilla Bankcorp, Inc., St. Mary's, Georgia -- to become a bank holding company and to acquire Satilla Community Bank.

- Approved, January 25, 2008

Change In Bank Control

Secretary

FC Banc Corp, Bucyrus, Ohio, and The Farmers Citizens Bank -- commenter's request to extend the comment period for a change in bank control.

- Denied, January 25, 2008

St. Louis

Merchants & Planters Bancshares, Inc., Toone, Tennessee -- change in bank control.

- Permitted, January 25, 2008

Kansas City

Rae Valley Financials, Inc., Petersburg, Nebraska -- to retain control of Rae Valley Financials, Inc. and its subsidiary bank, Petersburg State Bank.

- Permitted, January 23, 2008

Extensions Of Time

New York

Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to May 1, 2008, to acquire additional shares of 473 Broadway Holding Corporation and The Adirondack Trust Company.

- Granted, January 23, 2008

St. Louis

M&P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, Arkansas -- extension to April 26, 2008, to acquire additional shares of M & P Community Bancshares, Inc.

- Granted, January 25, 2008

Extensions Of Time

San Francisco

Security Business Bancorp, San Diego, California -- extension to April 24, 2008, to become a bank holding company and to acquire Security Business Bank of San Diego.

- Granted, January 24, 2008

Kansas City

SolutionsBank, Overland Park, Kansas -- extension to May 5, 2008, to merge with Worth National Bank, Lake Worth, Texas, and thereby establish a branch.

- Granted, January 23, 2008

Membership

Secretary

First Western Bank, Wall, South Dakota, and The First Western Bank Sturgis, Sturgis -- to become members of the Federal Reserve System.

- Approved, January 25, 2008

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 4-1/4 percent to 3-1/2 percent, effective January 22, 2008.

- Approved, January 21, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending January 26, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMUNG CANAL TRUST COMPANY	* 18C	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:	02/07/2008
	* Branch		Federal Register:	Not applicable
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Canada, and its subsidiaries: TD US P&C Holdings ULC, Calgary, Canada; TD Banknorth, Inc., Portland, Maine; Cardinal Top Co., Cardinal Intermediate Co., and Cardinal Merger Co., all of New York, New York; to acquire 100 percent of the voting shares of Commerce Bancorp, Inc., Cherry Hill, New Jersey, and thereby indirectly acquire voting shares of Commerce Bank, NA, Philadelphia, Pennsylvania, and Commerce Bank/North, Ramsey, New Jersey; and 14.8 percent of Pennsylvania Commerce Bancorp, Inc., and thereby indirectly acquire Commerce Bank/Harrisburg, N.A., both of Harrisburg, Pennsylvania., pursuant to Sections 3(a)(1)(3)& (5)of the Bank Holding Company Act of 1956, as amended.	Newspaper:	02/11/2008
	* 3A1		Federal Register:	02/08/2008
	* 3A5			

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 26, 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:	01/31/2008
			Federal Register:	Not applicable

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 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
PREMIER FINANCIAL BANCORP, INC.	* 3A3	Premier Financial Bancorp, Huntington, West Virginia to acquire 100 percent of Citizens First Bank, Inc., Ravenswood, West Virginia	Newspaper: Federal Register:	Not available Not available
PREMIER FINANCIAL BANCORP, INC.	* 3A5	Premier Financial Bancorp Huntington, West Virginia to acquire 100 percent of Traders Bankshares, Inc., Spencer West Virginia, and thereby indirectly acquire Traders Bank, Spencer, West Virginia	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	02/12/2008
			Federal Register:	02/22/2008
COMMUNITY BANKERS ACQUISITION CORP.	* 3A5	Community Bankers Acquisition Corp., Great Falls, Virginia (to be renamed Community Bankers Trust Corporation), to acquire 100% of the voting securities of BOE Financial Services of Virginia, Inc., Tappahannock, Virginia, and thereby indirectly acquire Bank of Essex, Tappahannock, Virginia.	Newspaper:	02/20/2008
			Federal Register:	Not available
EVB	* 18C	EVB, Tappahannock, Virginia, to acquire certain assets and assume certain liabilities of the Colonial Heights and Henrico County, Virginia, branches of Millennium Bank, N.A., Reston, Virginia.	Newspaper:	Not available
			Federal Register:	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:	02/22/2008
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 26, 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
FIRST FARMERS AND MERCHANTS CORPORATION	4c8	First Farmers & Merchants Corporation, after-the-fact proposal to retain 100 percent of the outstanding common shares and 80 percent of the preferred shares of Maury Tenn Properties, Inc., both of Columbia, Tennessee, and thereby continue engaging in making, acquiring, brokering, or other extensions of credit.	Newspaper: Federal Register:	Not applicable 02/13/2008
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:	02/15/2008 02/21/2008

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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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 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MENASHA BANCSHARES, INC.	CIC	Notice by Patricia L. Pierce, Menasha, Wisconsin, as an individual, and Patricia L. Pierce and Oliver P. Smith, Menasha, Wisconsin, as a group acting in concert, 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 02/12/2008
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
NORTHERN TRUST INTERNATIONAL BANKING CORPORATION, THE	Investment	The Northern Trust International Banking Corporation, Chicago, Illinois, proposes to consolidate four of its existing foreign operating subsidiaries organized under the laws of Ireland.	Newspaper: Federal Register:	Not applicable Not applicable
NRBC HOLDING CORPORATION	* 3A1	NRBC Holding Corporation, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of The National Republic Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
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

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	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas ("Bancorp"), to acquire additional shares of Legacy National Bank, Springdale, Arkansas ("Legacy"). The acquisition will result in Bancorp retaining ownership of up to 9.99 percent of Legacy's voting stock.	Newspaper:	02/21/2008
			Federal Register:	02/22/2008

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 26, 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
FLATHEAD HOLDING COMPANY OF BIGFORK	CIC	Notice by Lawrence W. Jochim Revocable Trust, Lawrence W. Jochim as trustee and individually, Bigfork, Montana; Cindy Jochim and Richard Jochim, both of Bigfork, Montana; Todd Jochim, Lakeside, Montana; Lesley Jungers, Seeley Lake, Montana; Karla Langlois, Missoula, Montana; and Marcus Jochim and Beverly Jochim, both of Inverness, Montana, acting as a group in concert, to gain control of Flathead Holding Company of Bigfork, Montana, and thereby indirectly gain control of Flathead Bank of Bigfork, Bigfork, Montana. In addition, notice by Gib S. Nichols Living Trust and Sarah E. Nichols Living Trust, Gib Nichols and Sarah Nichols as trustees of each trust and individually, Vancouver, Washington; James Brendan Nichols, West Linn, Oregon; Shaun Nichols, Tuscon, Arizona; Norris D. Nichols, Helena, Montana, Karyl Arndt, Aurora, Colorado; and Roseanne Hesper, Mahtomedi, Minnesota, acting as a group in concert, to gain control of Flathead Holding Company of Bigfork, Bigfork, Montana, and thereby indirectly gain control of Flathead Bank of Bigfork, Bigfork, Montana.	Newspaper: Federal Register:	Not available 02/13/2008
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

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District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 26, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HERITAGE BANK	* Branch	American Heritage Bank, Sapulpa, Oklahoma, to establish a branch at the southwest corner of the intersection of State Highway 117 (West 121st Street South) and South Vancouver Avenue, Glenpool, Oklahoma.	Newspaper: Federal Register:	02/11/2008 Not applicable
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:	02/16/2008 02/19/2008
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:	01/24/2008 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

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* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANCORP, INC.	CIC	Notice by Mr. Glover Loftin, Delhi, Louisiana, to acquire 35,230 shares or 14.68 percent of Capital Bancorp, Inc., Delhi, Louisiana, and indirectly acquire Commercial Capital Bank, Delhi, Louisiana.	Newspaper: Federal Register:	Not available Not available
RELATIONSHIP FINANCIAL CORPORATION	* 3A1	Relationship Financial Corporation, Kerrville, Texas, to become a bank holding company by acquiring 100 percent of Guadalupe National Bank, Kerrville, Texas (in organization).	Newspaper: Federal Register:	Not available 02/22/2008
SOUTHSIDE BANCSHARES, INCORPORATED	4c8	Southside Bancshares, Inc., Tyler, Texas, to acquire indirectly through its sole bank subsidiary, Southside Bank, Tyler, Texas, a 51 percent interest in Southside Financial Group, LLC, Arlington, Texas, and therefore to engage in lending 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 Not applicable

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 26, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH BUSINESS BANK	Member	Commonwealth Business Bank, Los Angeles, California, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
UCBH HOLDINGS, INC.	* 3A3	UCBH Holdings, Inc., San Francisco, California, to acquire up to 6.52 percent of First American International Corporation, and thereby indirectly its subsidiary, First American International Bank, both of Brooklyn, New York.	Newspaper: Federal Register:	Not available 02/22/2008
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.

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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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act