
Federal Reserve Release



H.2

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

No. 5

Week Ending February 2, 2008

Bank Holding Companies

First National Bank Group, Inc., Edinburg, Texas -- to acquire shares of Southside Bancshares, Incorporated, Tyler, and thereby acquire its subsidiaries, Southside Bank and Fort Worth National Bank, Fort Worth.

- Approved, February 1, 2008

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 4 percent to 3-1/2 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Atlanta, Chicago, St. Louis, Kansas City, and San Francisco.

- Approved, January 30, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 4 percent to 3-1/2 percent by the Federal Reserve Banks of Richmond, Minneapolis, and Dallas.

- Approved, January 31, 2008

Personnel

Division of Banking Supervision and Regulation -- appointment of Norah Barger as Deputy Director; Adrienne Haden as Assistant Director; and Tim Clark and Nida Davis as Senior Advisors.

- Approved, January 31, 2008

Division of Reserve Bank Operations and Payment Systems -- appointment of Jeff Stehm as Associate Director; Lisa Hoskins and Gregory Evans as Deputy Associate Directors; Susan Foley and Leonard Tanis as Assistant Directors; and Jack Walton, II as Senior Advisor, effective March 2, 2008.

- Approved, February 1, 2008

Enforcement

United Bancshares, Inc., Philadelphia, Pennsylvania -- written agreement dated February 23, 2000, terminated January 22, 2008.

- Announced, January 28, 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

San Francisco

1st Pacific Bank of California, San Diego, California -- to establish a branch at 525 B Street.

- Approved, January 29, 2008

Kansas City

CoBiz Bank, Denver, Colorado -- to establish a branch at 301 University Boulevard.

- Approved, January 30, 2008

San Francisco

Community Bank of Nevada, Las Vegas, Nevada -- to establish branches at 2510-2530 St. Rose Parkway, Henderson, and at the intersection of Craig and Losee Roads, North Las Vegas.

- Approved, January 31, 2008

Secretary

First American Bank, Birmingham, Alabama -- to retain a branch at 3501 Roosevelt Boulevard.

- Approved, January 28, 2008

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at 606 South Main Street, Kannapolis.

- Approved, January 30, 2008

Bank Branches, Domestic

Richmond

First Virginia Community Bank, Fairfax, Virginia -- to establish a branch at 7900 Sudley Road, Manassas.

- Approved, February 1, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 7275 Southwest 90th Street, Miami, Florida; 15701 Southwest 152nd Street, and 4021 Lagniappe Way, Tallahassee.

- Approved, January 30, 2008

Bank Holding Companies

Kansas City

Ambage, Inc., Las Vegas, Nevada -- to become a bank holding company and to acquire First Financial Services, Inc., Falls City, Nebraska, and First National Bank and Trust Company.

- Approved, January 28, 2008

Philadelphia

CCFNB Bancorp, Inc., Bloomsburg, Pennsylvania -- waiver of application to merge with Columbia Financial Corporation, in connection with the merger of their subsidiaries, Columbia County Farmers National Bank and First Columbia Bank & Trust Co.

- Granted, February 1, 2008

Minneapolis

Chandler BancShares, Inc., Chandler, Minnesota -- relief from a commitment.

- Granted, January 31, 2008

Bank Holding Companies

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby acquire PFF Bank and Trust, Pomona.

- Withdrawn, January 31, 2008

Kansas City

FCB Acquisition Corp., Overland Park, Kansas -- to become a bank holding company and to acquire NKC Bancshares, Inc., North Kansas City, Missouri, and Norbank; and for Young Partners, L.P., Chillicothe, Missouri, Young Corporation, Citizens Bancshares Company, and First Community Bancshares, Inc., Overland Park, Kansas, to indirectly acquire NKC Bancshares, Inc. through FCB Acquisition Corp.

- Withdrawn, January 28, 2008

Kansas City

First Central Nebraska Company, Broken Bow, Nebraska -- waiver of application to acquire WoodRiver Banco, Inc., Oconto, and its subsidiary, The Farmers Bank, in connection with the merger of The Farmers Bank and First Central Nebraska's subsidiary, Nebraska State Bank and Trust Company, Broken Bow.

- Granted, January 29, 2008

Secretary

First Commercial Bank, Edmond, Oklahoma -- waiver of application to acquire the Littleton, Colorado, branch of First National Bank of Colorado, in connection with the merger of First National Bank of Colorado and First Commercial Bank, Edmond, Oklahoma.

- Granted, January 28, 2008

Bank Holding Companies

St. Louis

Integra Bank Corporation, Evansville, Indiana -- to merge with Peoples Community Bancorp, Inc., West Chester, Ohio, and thereby acquire Peoples Community Bank.

- Withdrawn, February 1, 2008

Bank Mergers

Richmond

Union Bank and Trust Company, Bowling Green, Virginia -- to merge with Prosperity Bank & Trust Company, Springfield.

- Approved, January 30, 2008

Change In Bank Control

Atlanta

Alamerica BancCorp, Inc., Birmingham, Alabama -- change in bank control of BancCorp and its subsidiary bank, Alamerica Bank.

- Permitted, January 28, 2008

Extensions Of Time

Richmond

Bank of Gassaway, Gassaway, West Virginia -- extension to August 6, 2008, to establish a branch at 1960 Sutton Lane, Sutton.

- Granted, January 29, 2008

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- extension to September 14, 2008, to establish a branch at 562 Carotoke Highway, Moyock, North Carolina.

- Granted, February 1, 2008

Extensions Of Time

Kansas City

The Farmers State Bank of Fort Morgan, Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to May 13, 2008, to acquire shares of F.S.B. Bancorporation of Fort Morgan, Colorado, and Farmers State Bank of Fort Morgan.

- Granted, January 31, 2008

Director, BS&R

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension of time to divest or conform certain impermissible activities and investments.

- Granted, January 31, 2008

Richmond

Virginia Commerce Bank, Arlington, Virginia -- extension to August 23, 2008, to establish a branch at Dulles 606 Retail Center, 23510 Overland Drive, Dulles.

- Granted, January 29, 2008

Membership

San Francisco

Commonwealth Business Bank, Los Angeles, California -- to become a member of the Federal Reserve System.

- Approved, January 31, 2008

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 3-1/2 percent to 3 percent.

- Approved, January 30, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 2, 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 February 2, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON CORPORATION, THE	Investment	Bank of New York Mellon Corporation ("BNY Mellon"), New York, New York, on behalf of its subsidiary, Mellon Overseas Investment Corporation ("MOIC"), Greenville, Delaware, pursuant to Section 211.9(f) of Regulation K, for an increase of MOIC's investment in Mellon Servicos Financieros Distribuidore de Titulos e Valores Mobiliarios S.A., Rio de Janiero, Brazil.	Newspaper: Federal Register:	Not applicable Not applicable
BARCLAYS BANK PLC	FBSEA	Barclays Bank PLC, London, United Kingdom, establish a Federal agency in Los Angeles, California.	Newspaper: Federal Register:	02/27/2008 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 2, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 2, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at 10444 Belleville Road, Van Buren Township, MI.	Newspaper: Federal Register:	01/27/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at 4491 Interpark, Auburn Hills, MI.	Newspaper: Federal Register:	01/27/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at 6265 North Tuttle Avenue, Sarasota, FL.	Newspaper: Federal Register:	01/27/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the southwest corner of US Highway 301 and Chin Road, Ellenton, FL.	Newspaper: Federal Register:	01/27/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the northwest corner of US Highway 41 and Wiggins Pass, Naples, FL.	Newspaper: Federal Register:	01/27/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the northwest corner of State Route 46 and International Parkway, Sanford, FL.	Newspaper: Federal Register:	01/28/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the northwest corner of Lakewood Ranch and State Route 70, Bradenton, FL.	Newspaper: Federal Register:	01/27/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the southwest corner of US Highway 301 and Gibsonton, Gibsonton, FL.	Newspaper: Federal Register:	01/27/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the southeast corner of State Route 54 and Grand Boulevard, New Port Richey, FL.	Newspaper: Federal Register:	Not available Not applicable
MERCHANTS BANCORP OF PENNSYLVANIA, INC.	CIC	Interagency Notice of Change in Bank Control filed by David E. Snyder, Kittanning, PA to acquire up to 17.3 percent of the outstanding voting shares of Merchants Bancorp of Pennsylvania, Inc., Kittanning, PA.	Newspaper: Federal Register:	02/20/2008 02/21/2008
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:	02/22/2008 02/22/2008
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 02/22/2008

* 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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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 2, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, N.A., Charlotte, North Carolina, requests relief from the rolling 12-month aggregate limits with respect to investments in Storey Asset Management Company, Reno, Nevada.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, N.A., Charlotte, North Carolina, requests approval to make an investment of \$288 million through its agreement corporation, Banc of America FSC Holdings, Inc., San Francisco, California, in Storey Asset Management Company, Reno, Nevada.	Newspaper: Federal Register:	Not applicable Not applicable
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises by \$1.1 million.	Newspaper: Federal Register:	Not applicable Not applicable
CLEAR MOUNTAIN BANK	* Branch	Clear Mountain Bank, Bruceton Mills, West Virginia, proposes to establish a branch at 500 Sunset Towne Centre, Morgantown, West Virginia.	Newspaper: Federal Register:	02/11/2008 Not applicable
CLEAR MOUNTAIN BANK	Premises	Clear Mountain Bank, Bruceton Mills, West Virginia, to increase its investment in bank premises in the amount of \$150,000.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	02/20/2008 02/25/2008
EVB	* 18C	EVB, Tappahannock, Virginia, to acquire certain assets and assume certain liabilities of the Colonial Heights and Richmond, Virginia, branches of Millennium Bank, N.A., Reston, Virginia.	Newspaper: Federal Register:	02/25/2008 Not applicable
FIA CARD SERVICES, N.A.	Investment	FIA Card Services, N.A., Wilmington, Delaware, requests relief from the rolling 12-month aggregate limits with respect to proposed investments in two new Regulation K subsidiaries.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 February 2, 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
COCONUT GROVE BANK	* Branch	Coconut Grove Bank, Miami, Florida, to establish a branch located at 6400 South Dixie Highway, South Miami, Florida.	Newspaper: Federal Register:	02/15/2008 Not applicable
FRANKLIN BANCSHARES, INC.	* 3A1	Franklin Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Franklin, both of Meadville, Mississippi.	Newspaper: Federal Register:	01/13/2008 02/19/2008
Palm Beach Community Bank	Member	Palm Beach Community Bank, Boynton Beach, Florida (in organization), to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED AMERICAS BANKSHARES, INC.	CIC	United Americas Bankshares, Inc., Atlanta, Georgia, prior change in control notice filed by Mr. William Blanton Sr., Alpharetta, Georgia, to acquire an additional .04 percent of the outstanding shares of United Americas Bankshares, Inc., and its subsidiary, United Americas Bank, N.A., both of Atlanta, Georgia. Total pro forma ownership will equal 17.09 percent.	Newspaper: Federal Register:	02/15/2008 02/21/2008

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 2, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSB BANK	* Branch	CSB Bank, Capac, Michigan, to establish a branch facility to be located at South East corner of Van Dyke and Hough Roads, Almont, Michigan.	Newspaper: Federal Register:	01/24/2008 Not applicable
FIRST AMERICAN BANK	* Branch	First American Bank, Fort Dodge, Iowa, to establish a branch facility to be located at 9311 College Parkway, Fort Myers, Florida.	Newspaper: Federal Register:	02/05/2008 Not applicable
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
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 02/25/2008
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
WEST SUBURBAN BANCORP, INC.	* 3A3	West Suburban Bancorp, Lombard, Illinois, to acquire 100 percent of the voting shares of G.R. Bancorp, Ltd., Grand Ridge, Illinois, and thereby indirectly acquire The First National Bank of Grand Ridge, Grand Ridge, Illinois.	Newspaper: Federal Register:	Not available Not available

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 February 2, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CABOOL STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to acquire an additional 2 percent, for total ownership of 31.39 percent, of Cabool Baneshares, Inc., Cabool, Missouri, and thereby indirectly acquire Cabool State Bank, Cabool, Missouri.	Newspaper: Federal Register:	02/25/2008 03/03/2008
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 02/21/2008
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: Federal Register:	02/21/2008 02/22/2008
PEOPLES BANK, THE	Member	The Peoples Bank, Marion, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 2, 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:	02/09/2008 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
MILLS FINANCIAL SERVICES INC.	* 3A1	Mills Financial Services, Inc., Brainerd, Minnesota, to become a bank holding company by acquiring 100 percent of First Security Bank - Sanborn, Sanborn, Minnesota.	Newspaper: Federal Register:	Not available Not available
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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 2, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENB Acquisition Corporation	* 3A1	ENB Acquisition Corporation, Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Exchange Bancshares of Moore, Inc., parent of Exchange National Bank of Moore, Moore, Oklahoma.	Newspaper: Federal Register:	Not available 03/03/2008
FREEDOM BANCSHARES, INC.	CIC	Notice by Kelly J. Schoen to acquire control of Freedom Bancshares, Inc., parent of Freedom Bank, all of Overland Park, Kansas, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 02/21/2008
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:	01/09/2008 01/09/2008
UNITED BANK & TRUST	* 18C * Branch	United Bank & Trust, Marysville, Kansas, to purchase certain assets and assume certain liabilities of the Beattie, Kansas branch of Bank of Prairie, Olathe, Kansas.	Newspaper: Federal Register:	Not available Not applicable

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 February 2, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDREWS HOLDING COMPANY	* 3A3	Andrews Holding Company, Andrews, Texas, to acquire 100 percent of Kent County State Bank, Jayton, Texas.	Newspaper: Federal Register:	Not available 03/03/2008
CAPITAL BANCORP, INC.	CIC	Notice by Mr. William 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 02/15/2008
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:	02/21/2008 02/22/2008
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch at 1630 East Lamar Boulevard, Suite 140, Arlington, Texas 76011.	Newspaper: Federal Register:	02/11/2008 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:

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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

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 2, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/28/2008 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