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**Federal Reserve Release**

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*H.2*

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

*No. 7*

*Week Ending February 16, 2008*

Testimony And Statements

Bond Insurance Industry -- statement by Patrick M. Parkinson, Deputy Director of the Division of Research and Statistics, before the Subcommittee on Capital Markets of the House Financial Services Committee on the implications of recent downgrades of bond insurers' ratings.

- Published, February 14, 2008

Community Reinvestment Act -- statement by Sandra F. Braunstein, Director, Division of Consumer and Community Affairs, before the House Committee on Financial Services on February 13, 2008.

- Reviewed, February 12, 2008

The Economy and Financial Markets -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, February 14, 2008

Forms

Forms -- final Board review to extend with revision the Application for Employment with the Board of Governors of the Federal Reserve System (FR 28) and to extend without revision the Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation for State Member Banks (Reg H-5).

- Approved, February 14, 2008

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

**February 10, 2008 to February 16, 2008**

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**BS&R** Banking Supervision and Regulation

**RBOPS** Reserve Bank Operational and Payment System

**C&CA** Consumer and Community Affairs

**IF** International Finance

**FOMC** Federal Open Market Committee

**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia -- to establish a branch at 500 Suncrest Towne Centre, Morgantown.

- Approved, February 14, 2008

#### Chicago

First American Bank, Fort Dodge, Iowa -- to establish a branch at 9311 College Parkway, Fort Myers, Florida.

- Approved, February 12, 2008

#### Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 1630 East Lamar Boulevard, Arlington.

- Approved, February 14, 2008

### **Bank Holding Companies**

#### Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire BB&T Financial, FSB, Columbus, Georgia.

- Approved, February 13, 2008

#### Chicago

Covenant Bancshares, Inc., Forest Park, Illinois -- to become a bank holding company and to acquire Community Bank of Lawndale, Chicago.

- Approved, February 15, 2008

**Bank Holding Companies**

St. Louis

Germantown Capital Corporation, Inc., Germantown, Tennessee -- to become a bank holding company and to acquire First Capital Bank.

- Approved, February 14, 2008

Chicago

Luana Bancorporation, Luana, Iowa -- to acquire First State Bank Iowa, New Hampton.

- Approved, February 11, 2008

Minneapolis

United Citizens 401(K) Savings Plan, Osseo, Wisconsin -- to become a bank holding company and to acquire shares of United Bancorporation, and thereby acquire United Bank, Osseo; Cambridge State Bank, Cambridge; Lincoln Community Bank, Merrill; Bank of Poynette, Poynette; Clark County State Bank, Osceola, Iowa; Farmers State Bank, Stickney, South Dakota; and Farmers & Merchants State Bank, Iroquois.

- Approved, February 15, 2008

**Bank Mergers**

St. Louis

Midwest BankCentre, Lemay, Missouri -- to merge with The First National Bank of Mount Pulaski, Mount Pulaski, Illinois, and thereby establish a branch at 6870 Rote Road, Rockford.

- Approved, February 14, 2008

**Bank Premises**

Kansas City

AmeriState Bank, Atoka, Oklahoma -- to increase its investment in bank premises.

- Approved, February 14, 2008

**Bank Premises**

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to increase its investment in bank premises.

- Approved, February 13, 2008

Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia -- to increase its investment in bank premises.

- Approved, February 14, 2008

**Change In Bank Control**

Chicago

Charlevoix First Corporation, Charlevoix, Michigan -- to retain control of Corporation and its subsidiary bank, Charlevoix State Bank.

- Permitted, February 14, 2008

St. Louis

Griggsville Bancshares, Inc., Griggsville, Illinois -- to retain control of Bancshares and its subsidiary bank, Farmers National Bank of Griggsville.

- Permitted, February 13, 2008

Kansas City

KLT Bancshares, Inc., Farley, Missouri -- change in bank control of Bancshares and its subsidiary bank, Farley State Bank, Parkville.

- Permitted, February 11, 2008

**Change In Bank Control**

Kansas City

Stamford Banco, Inc., Stamford, Nebraska -- change in bank control of Banco and its subsidiary bank, Community Bank, Alma.

- Permitted, February 13, 2008

**Extensions Of Time**

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- extension to May 13, 2008, to acquire shares of Allegheny Valley Bancorp, Inc., Pittsburgh.

- Granted, February 12, 2008

**Financial Holding Companies**

Cleveland

OSB Bancorp, Inc., Osgood, Ohio -- election to become a financial holding company.

- Effective, February 15, 2008

**Membership**

St. Louis

The Peoples Bank, Marion, Kentucky -- to become a member of the Federal Reserve System.

- Approved, February 13, 2008

**Regulations And Policies**

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations at the Federal Reserve Banks of Kansas City and Dallas (Docket No. R-1308).

- Approved, February 12, 2008

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NEEDHAM BANK	Member	Application by Needham Bank, Needham, Massachusetts to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office to be located at 80 North Plank Road, Newburgh, New York.	Newspaper:	02/29/2008
			Federal Register:	Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUSQUEHANNA BANK DV	* Branch	Susquehanna Bank DV, Bryn Mawr, PA to establish a branch office located at 76 East Lancaster Avenue, Ardmore, PA.	Newspaper:	02/15/2008
			Federal Register:	Not applicable

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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928618	AMERISERV FNCL BK, JOHNSTOWN, PENNSYLVANIA	09/17/2007	01/29/2008	S	Large Bank

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 February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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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 February 16, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to establish a branch at 504 Meadowmont Village Circle, Chapel Hill, North Carolina.	Newspaper:	02/22/2008
			Federal Register:	Not applicable
RBC CENTURA BANK	* 18C * Branch	RBC Centura Bank, Raleigh, North Carolina, to merge with Alabama Exchange Bank, Tuskegee, Alabama; Community Bank of Naples, National Association, Naples, Florida; The Peachtree Bank, Duluth, Georgia; Florida Choice Bank, Mount Dora, Florida; Indian River National Bank, Vero Beach, Florida; First American Bank, Birmingham, Alabama; Georgia State Bank, Mableton, Georgia; CypressCoQuina Bank, Ormond Beach, Florida; Millennium Bank, Gainesville, Florida; and First Gulf Bank, National Association, Pensacola, Florida.	Newspaper:	03/09/2008
			Federal Register:	Not applicable



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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667524	BANK OF CHARLOTTE CTY, PHENIX, VIRGINIA	09/24/2007	12/19/2007	O	Small Bank
1161029	BANK OF HAMPTON ROADS, NORFOLK, VIRGINIA	09/17/2007	12/27/2007	S	Int Sm Bank
34425	BANK OF LANCASTER, KILMARNOCK, VIRGINIA	08/20/2007	01/03/2008	S	Int Sm Bank
746429	BANK OF MCKENNEY, MCKENNEY, VIRGINIA	07/30/2007	10/23/2007	O	Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	06/25/2007	10/29/2007	S	Int Sm Bank
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	09/10/2007	12/27/2007	O	Int Sm Bank
2652092	EAGLEBANK, BETHESDA, MARYLAND	08/06/2007	11/07/2007	S	Int Sm Bank
2742153	FIRST CAP BK, GLEN ALLEN, VIRGINIA	09/10/2007	12/10/2007	S	Small Bank
2736451	NEW PEOPLES BK, HONAKER, VIRGINIA	08/13/2007	12/18/2007	S	Large Bank

**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 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALIANAT BANK	* Branch	Aliant Bank, Alexander City, Alabama, to establish a branch located at 200 Fieldstown Road, Gardendale, Alabama.	Newspaper: Federal Register:	02/20/2008 Not applicable
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
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	Community Bank Investors of America, LP, and FA Capital, LLC, both of Midlothian, Virginia, to acquire 22.95 percent of the outstanding shares of Silvergate Capital Corporation, and its subsidiary, Silvergate Bank, both of La Jolla, California.	Newspaper: Federal Register:	03/14/2008 03/14/2008
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 7205 Forest Oaks Boulevard, Spring Hill, Florida, to be known as the Forest Oaks Branch.	Newspaper: Federal Register:	02/19/2008 Not applicable
FIRST NBC BANK HOLDING COMPANY	* 4c8	First NBC Bank Holding Company, New Orleans, Louisiana, to acquire through merger, Dryades Bancorp, Inc., and its subsidiary, Dryades Savings Bank, F.S.B., both of New Orleans, Louisiana, and thereby engage in operating a savings association.	Newspaper: Federal Register:	03/09/2008 03/11/2008
FLORIDA BANK GROUP, INC.	4c8	Florida Bank Group, Inc., (formerly FBG Holding Company), through its subsidiary, Florida Bank Mortgage, Inc., both of Tampa, Florida, to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.	Newspaper: Federal Register:	Not applicable Not applicable
MERCHANTS & MARINE BANCORP, INC.	3A1	Merchants & Marine Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Merchants & Marine Bank, both of Pascagoula, Mississippi.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches in the following locations: 3226 Dauphin Street, Mobile, Alabama, to be known as the Dauphin Street Branch; 3950 Airport Boulevard, Mobile, Alabama, to be known as the McGregor Square Branch; 7885 Moffett Road, Semmes, Alabama, to be known as the Moffett and Schillinger Branch; 1097 Industrial Parkway, Saraland, Alabama, to be known as the Saraland Branch; Highway 18 and Chadwick Drive, Jackson, Mississippi, to be known as the Metro Center Branch; South Mt. Juliet Road and Providence Boulevard, Mt. Juliet, Tennessee, to be known as the South Mt. Juliet Branch; Commerce Palms Drive and Bruce B. Downs Boulevard, Tampa, Florida, to be known as the Tampa Palms Branch; 28526 Highway 23, Port Sulphur, Louisiana, to be known as Port Sulphur Branch; and the intersection of Cottage Hill Road and Dawes Road, to be known as the Cottage Hill Branch.	Newspaper:	02/27/2008
			Federal Register:	Not applicable
SUMMIT FINANCIAL ENTERPRISES, INC.	* 3A1	Summit Financial Enterprises, Inc., to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Summit Bank, N.A., Panama City, Florida (in organization).	Newspaper:	Not available
			Federal Register:	03/17/2008

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
	* 3A1	First Fontanelle Employee Stock Ownership Plan and Trust, Fontanelle, Iowa, to become a bank holding company by acquiring 30.44 percent of First Fontanelle Bancorporation, Fontanelle, Iowa, and thereby indirectly acquire First National Bank, Fontanelle, Iowa.	Newspaper: Federal Register:	Not available 03/14/2008
BANCORP OF NEW GLARUS, INC.	* 3A3	Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire 100 percent of the voting shares of Bank of Juda, Juda, Wisconsin.	Newspaper: Federal Register:	Not available Not available
BANK IOWA CORPORATION	* 3A3	Bank Iowa Corporation, West Des Moines, Iowa, to acquire up to 100 percent of Hansen Bancorporation, Lawler, Iowa and thereby indirectly acquire State Bank of Lawler, New Hampton, Iowa.	Newspaper: Federal Register:	Not available 03/11/2008
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:	02/14/2008 02/11/2008
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

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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3351440	N STAR CMNTY BK, BINGHAM FARMS, MICHIGAN	09/17/2007	01/21/2008	S	Small Bank
747846	PORT BYRON ST BK, PORT BYRON, ILLINOIS	08/20/2007	01/04/2008	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 11207 South State Highway 51 inside the Wal-Mart Supercenter, Coweta, Oklahoma.	Newspaper:	02/27/2008
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
177751	CASS COMMERCIAL BK, BRIDGETON, MISSOURI	09/10/2007	12/21/2007	S	Int Sm Bank
657459	MIDWEST BANKCENTRE, LEMAY, MISSOURI	10/15/2007	01/23/2008	S	Large Bank
309150	MISSOURI BK THE, WARRENTON, MISSOURI	10/15/2007	12/28/2007	S	Small Bank
149253	REELFOOT BK, UNION CITY, TENNESSEE	09/17/2007	01/01/2008	S	Small Bank

**CRA Examinations scheduled for**

**Quarter of**

Institution Location

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NONE



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	02/21/2008 02/13/2008
LAKE PARK BANCSHARES, INC.	CIC	Notice by Lloyd O. Olson, Lake Park, Minnesota, to retain 10 percent or more of the shares of Lake Park Bancshares, Inc., Lake Park, Minnesota, and thereby indirectly retain control of State Bank of Lake Park, Lake Park, Minnesota.	Newspaper: Federal Register:	Not available 03/04/2008
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 03/04/2008

\* 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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382050	CENTRAL SVG BK, SAULT SAINTE MARIE, MICHIGAN	10/02/2007	01/23/2008	O	Small Bank
444257	GLACIER BK OF WHITEFISH, WHITEFISH, MONTANA	09/17/2007	01/18/2008	O	Small Bank
624956	VALLEY BK OF RONAN, RONAN, MONTANA	10/15/2007	02/08/2008	O	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending February 16, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
UNION BANK, NATIONAL ASSOCIATION	Member	Union Bank, N.A., Oklahoma City, Oklahoma, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
776659	BANK AT BROADMOOR, COLORADO SPRINGS, COLORADO	10/15/2007	01/11/2008	S	Small Bank
871358	BANK OF HOLYROOD, HOLYROOD, KANSAS	10/22/2007	01/24/2008	S	Small Bank
56557	COBIZ BK, DENVER, COLORADO	10/01/2007	01/04/2008	S	Large Bank
9955	FIRST ST B&TC, LARNED, KANSAS	10/15/2007	01/11/2008	S	Small Bank
315357	ST MARYS ST BK, SAINT MARYS, KANSAS	10/22/2007	01/22/2008	S	Small Bank
85052	UINTA BK, MOUNTAIN VIEW, WYOMING	11/13/2007	02/05/2008	NI	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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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 February 16, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL BANK & TRUST EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) PROVISIONS	* 3A1	National Bank & Trust Employee Stock Ownership Plan With 401(k) Provisions, La Grange, Texas, to become a bank holding company by acquiring up to 26 percent of First La Grange Bancshares, Inc., La Grange, Texas, and indirectly acquire National Bank & Trust, La Grange, Texas.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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

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- O = Outstanding
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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 16, 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:	Not available
			Federal Register:	02/22/2008

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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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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
91969	SAN JOAQUIN BK, BAKERSFIELD, CALIFORNIA	09/24/2007	01/09/2008	S	Int Sm Bank
3446766	UNITED BK ID, DRIGGS, IDAHO	09/24/2007	01/08/2008	S	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act