
Federal Reserve Release



H.2

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

No. 9

Week Ending March 1, 2008

Bank Holding Companies

First National Bank Group, Edinburg, Texas -- request by Southside Bancshares, Incorporated, Tyler, for reconsideration of the Board's approval of the application by First National Bank Group, Edinburg, to acquire shares and control of Southside Bancshares, Tyler, and its subsidiary banks, Southside Bank and Fort Worth National Bank, Fort Worth.

- Denied, February 28, 2008

Banks, Foreign

Standard Chartered PLC, London, United Kingdom; Standard Chartered Holdings Limited, and Standard Chartered Bank -- to acquire American Express Bank Ltd., New York, New York, and thereby acquire its Edge corporation subsidiary, American Express Bank International; and to establish American Express Bank Ltd. as an agreement corporation.

- Approved, February 28, 2008

Regulations And Policies

Payments System Risk -- publication for comment of amendments to the Board's Policy on Payments System Risk to adopt a new strategy for providing intraday balances and credit to depository institutions and encourage those institutions to collateralize their daylight overdrafts (OP-1309), and amendments to change the daylight overdraft posting rules to align the posting times for automated clearinghouse credit and debit transfers in the payment system (OP-1310).

- Approved, February 26, 2008

H.2 Actions under delegated authority

February 24, 2008 to March 1, 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

Chicago

Byron Bank, Byron Center, Michigan -- to establish a branch at 4024 Park East Court, Kentwood.

- Approved, February 25, 2008

Atlanta

Coconut Grove Bank, Miami, Florida -- to establish a branch at 6400 South Dixie Highway, South Miami.

- Approved, February 25, 2008

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 504 Meadowmont Village Circle, Chapel Hill.

- Approved, February 27, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 100 M Street, Southeast, Washington, D.C.

- Approved, February 25, 2008

Philadelphia

Susquehanna Bank DV, Bryn Mawr, Pennsylvania -- to establish a branch at 76 East Lancaster Avenue, Ardmore.

- Approved, February 25, 2008

Bank Branches, Domestic

Philadelphia

Susquehanna Bank DV, Bryn Mawr, Pennsylvania -- to establish a branch at One Market Street, Camden, New Jersey.

- Approved, February 29, 2008

Philadelphia

Susquehanna Bank PA, Lititz, Pennsylvania -- to establish a branch at 4185 West Market Street, York.

- Approved, February 25, 2008

Bank Holding Companies

Kansas City

FBHC Holding Company, Boulder, Colorado -- to become a bank holding company and to acquire FlatIrons Bank Holding Company and FlatIrons Bank.

- Withdrawn, February 26, 2008

Dallas

FBS Financial, Inc., Houston, Texas -- to become a bank holding company and to acquire Snook Bancshares, Inc., Snook, and First Bank of Snook.

- Withdrawn, February 29, 2008

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to acquire additional shares of Legacy National Bank, Springdale.

- Approved, February 29, 2008

Bank Holding Companies

Atlanta

Florida Bank Group, Inc., Tampa, Florida -- to engage de novo, through its subsidiary, Florida Bank Mortgage, Inc., in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, February 29, 2008

Atlanta

Franklin Bancshares, Inc., Meadville, Mississippi -- to become a bank holding company and to acquire Bank of Franklin.

- Approved, February 26, 2008

St. Louis

Hancock Bancorp, Inc., Hawesville, Kentucky -- to acquire Community First Bancorp, Inc., Madisonville, and Community First Bank, and engage in operating a savings association.

- Approved, February 25, 2008

Kansas City

HOTC Investment Company, Wray, Colorado -- to become a bank holding company and to acquire Wray State Bank.

- Withdrawn, February 26, 2008

Chicago

NRBC Holding Corporation, Chicago, Illinois -- to become a bank holding company and to acquire The National Republic Bank of Chicago.

- Withdrawn, February 28, 2008

Bank Holding Companies

Cleveland

Premier Financial Bancorp, Inc., Huntington, West Virginia -- to acquire Citizens First Bank, Inc., Ravenswood.

- Approved, February 28, 2008

Cleveland

Premier Financial Bancorp, Inc., Huntington, West Virginia -- to acquire Traders Bankshares, Inc., Spencer, and Traders Bank.

- Approved, February 28, 2008

Kansas City

Regent Capital Corporation, Nowata, Oklahoma -- to become a bank holding company and to acquire Regent Bancshares, Inc. and Regent Bank and Trust Company, N.A.

- Approved, February 26, 2008

Dallas

Relationship Financial Corporation, Kerrville, Texas -- to become a bank holding company and to acquire Guadalupe National Bank (in organization).

- Approved, February 27, 2008

Bank Mergers

Secretary

Chemung Canal Trust Company, Elmira, New York -- to purchase certain assets and assume certain liabilities of three branches, in Oswego, Johnson City, and Vestal, of Manufacturers and Traders Trust Company, Buffalo, and thereby establish branches.

- Approved, February 28, 2008

Bank Mergers

Richmond

EVB, Tappahannock, Virginia -- to acquire certain assets and assume certain liabilities of the Colonial Heights and Richmond branches of Millennium Bank, N.A., Reston.

- Approved, February 28, 2008

Richmond

Four Oaks Bank & Trust Company, Four Oaks, North Carolina -- to merge with LongLeaf Community Bank, Rockingham, and thereby establish a branch.

- Approved, February 29, 2008

Change In Bank Control

Dallas

Capital Bancorp, Inc., Delhi, Louisiana -- change in bank control of Bancorp and its subsidiary bank, Commercial Capital Bank.

- Permitted, February 25, 2008

Chicago

First Menasha Bancshares, Inc., Neenah, Wisconsin -- to retain control of Bancshares and its subsidiary bank, First National Bank-Fox Valley.

- Permitted, February 28, 2008

Extensions Of Time

Minneapolis

Glacier Bank of Whitefish, Whitefish, Montana -- extension to April 15, 2008, to establish a branch at 6195 Highway 93 South.

- Granted, February 29, 2008

Extensions Of Time

Chicago

ISB Financial Corp., Iowa City, Iowa -- extension to June 14, 2008, to merge with MidWestOne Financial Group, Inc., Oskaloosa, and thereby acquire MidWestOne Bank.

- Granted, February 27, 2008

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to June 13, 2008, to increase its ownership of PrairieLand Bancorp, Inc. and its subsidiary, Farmers and Merchants State Bank of Bushnell.

- Granted, February 29, 2008

International Operations

Director, BS&R

Bank of America, National Association, Charlotte, North Carolina -- waiver of remainder of notification period for its agreement corporation subsidiary, Banc of America FSC Holdings, Inc., San Francisco, California, to invest in Storey Asset Management Company, Reno, Nevada; and modification of the aggregate investment limit of Regulation K.

- Granted, February 27, 2008

Membership

Boston

Needham Bank, Needham, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, February 27, 2008

Membership

Atlanta

Palm Beach Community Bank, Boynton Beach, Florida (in organization) -- to become a member of the Federal Reserve System.

- Approved, February 28, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company, Boston, Massachusetts (SSBT) - request to invest an additional \$306 million in its Edge and agreement corporation subsidiaries, resulting in an aggregate investment of 17.99% of SSBT's capital and surplus in such subsidiaries, pursuant to section 211.5(h) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BARCLAYS GLOBAL INVESTORS, NATIONAL ASSOCIATION	Foreign Branch	Barclays Global Investors, National Association, San Francisco, California, to establish a branch in Sydney, Australia, pursuant to Section 211.3(b)(2) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
TOMPKINS FINANCIAL CORPORATION	* 3A3	Tompkins Financial Corporation, Ithaca, New York, to acquire Sleepy Hollow Bancorp Inc., Sleepy Hollow, New York, and thereby acquire Sleepy Hollow Bank, Sleepy Hollow, New York.	Newspaper: Federal Register:	03/15/2008 03/20/2008

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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 March 1, 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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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 March 1, 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 the southeast corner of State Route 54 and Grand Boulevard, New Port Richey, FL.	Newspaper:	Not available
			Federal Register:	Not applicable
NEW RICHMOND BANCORPORATION	CIC	<p>Interagency Notices of Change in Bank Control filed by:</p> <p>(1.) Jay L. Dunlap, Lincoln, NB to retain voting authority granted by proxy from Mark Dunlap over 58.25 shares or 55.48% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH;</p> <p>(2.) Samad Yaltaghian, Rusden, Northants, England, to acquire 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH;</p> <p>(3.) Jay L. Dunlap, Lincoln, NB and Samad Yaltaghian, Rusden, Northants, England, in concert resulting from a proxy to vote 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH granted to Jay L. Dunlap by Samad Yaltaghian.</p>	Newspaper:	Not available
			Federal Register:	Not available

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 March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIANCE FINANCIAL CORPORATION	3A1	Alliance Financial Corporation, Gastonia, North Carolina, to become a bank holding company by acquiring 100 percent of Alliance Bank & Trust Company, Gastonia, North Carolina.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF AMERICA CORPORATION	* 4c8 4c8	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Countrywide Financial Corporation, Calabasas, California, and thereby indirectly acquire 100% of the voting securities of Countrywide Bank, FSB, Alexandria, Virginia, and thereby engage in the business of operating a savings association.	Newspaper: Federal Register:	03/19/2008 03/31/2008

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 March 1, 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 CITIZENS BANKSHARES, INC.	CIC	(08-039) Prior change in control notice filed by Citizens Investors, LLC, Savannah, Georgia, along with its members, Robert C. Bush, Winter Park, Florida; Garfield Langmuir-Logan, San Juan Capistrano, California; John A. Murphy, Richmond Hill, Georgia; Thomas P. Prince, Winter Park, Florida; Elsie R. Chisholm, Michael M. Dobbs, Jack Eades, Harvey J. Gilbert, Douglas A. Goldstein, Thomas J. Hussey, Michael J. Kistler, Richard G. Mopper, Patrick T. O'Connor, Jerry E. Russell, Mark V. Smith, Henry D. Stevens IV, Gerald M. Thorne, and Jeffrey R. Tucker, all of Savannah, Georgia, to acquire 100 percent of the outstanding shares of First Citizens Bankshares, and its subsidiary, First Citizens Bank, both of Glennville, Georgia.	Newspaper: Federal Register:	Not available 03/14/2008
FIRST GUARANTY BANCSHARES, INC.	* 3A5	First Guaranty Bancshares, Inc., Hammond, Louisiana, to merge with First Community Holding Company, and thereby acquire its subsidiary, First Community Bank, both of Hammond, Louisiana.	Newspaper: Federal Register:	03/07/2008 03/24/2008
MADISON COMMUNITY BANCSHARES CORPORATION	4c8	Madison Community Bancshares Corporation, to acquire 50 percent of the outstanding shares of MCB Financial Services, LLC, both of Madison, Florida, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.	Newspaper: Federal Register:	Not applicable Not applicable
SILVERGATE CAPITAL CORPORATION	* 3A1	Silvergate Capital Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of Silvergate Bank, both of La Jolla, California.	Newspaper: Federal Register:	03/24/2008 03/14/2008
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: Federal Register:	03/12/2008 03/17/2008

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.

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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 March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 03/17/2008
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:	03/17/2008 03/11/2008
COLLINS BANKCORP, INC.	CIC	Notice by Jeffrey A. Mueller, Cascade, Wisconsin, to acquire 100 percent of the outstanding common stock of Collins Bankcorp, Inc., Collins, Wisconsin, and thereby indirectly acquire control of Collins State Bank, Collins, Wisconsin.	Newspaper: Federal Register:	Not available Not available
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to acquire an additional 8,124 shares, or up to 40.0 percent, of the outstanding shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly increase its control of Community State Bank, Union Grove, Wisconsin.	Newspaper: Federal Register:	03/21/2008 03/21/2008
FIRST FONTANELLE EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A1	First Fontanelle Employee Stock Ownership Plan and Trust, Fontanelle, Iowa, to become a bank holding company by acquiring 30.76 percent of First Fontanelle Bancorporation, Fontanelle, Iowa, and thereby indirectly acquire First National Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/14/2008
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish 6 branches to be located at: I-470 and Wood's Chapel Road, Lee's Summit, Missouri; 115th Avenue and Van Buren Street, Avondale, Arizona; Cactus and Reems, Surprise, Arizona; CR-42 and Galaxie Avenue, Apple Valley, Minnesota; University Parkway and Honore, Sarasota, Florida; and Rinehart Road and SR-417, Sanford, Florida.	Newspaper: Federal Register:	02/25/2008 Not applicable
SOUTHWEST BANK, AN M&I BANK	* Branch	Southwest Bank, An M&I Bank, St. Louis, Missouri, to establish a branch to be located at Telegraph Road and Christopher Road, Oakville, Missouri.	Newspaper: Federal Register:	02/25/2008 Not applicable
Wisconsin Bancorp, Inc.	* 3A1	Wisconsin Bancorp, Inc., Milwaukee, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Mid America Bank, Janesville, Wisconsin.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of Chicago

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74140	ISABELLA B&TC, MOUNT PLEASANT, MICHIGAN	09/17/2007	02/24/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIED BANK	* Branch	Allied Bank, Mulberry, Arkansas, to establish a branch facility to be located at 5701 Kavanaugh Boulevard, Little Rock, Arkansas.	Newspaper:	03/12/2008
			Federal Register:	Not applicable
PARKSIDE FINANCIAL, INC.	* 3A1	Parkside Financial, Inc., Clayton, Missouri, to become a bank holding company by acquiring 100 percent of Parkside Financial Bank & Trust, Clayton, Missouri (in organization).	Newspaper:	03/23/2008
			Federal Register:	03/24/2008

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 March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
GLACIER BANK	* 18C * Branch	Glacier Bank, Kalispell, Montana, to merge with Glacier Bank of Whitefish, Whitefish, Montana and incident thereto, proposes to establish branches at 319 East Second Street, Whitefish, Montana, 222 Dewey Avenue, Eureka, Montana, and 6195 Hwy 93 South, Whitefish, Montana.	Newspaper: Federal Register:	Not available Not applicable
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

District: 9

Federal Reserve Bank of Minneapolis

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NONE					

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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 March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST LIBERTY CAPITAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	First Liberty Capital Corporation Employee Stock Ownership Plan and First Liberty Capital Corporation, both of Hugo, Colorado, to acquire up to 100 percent of the voting shares of First Mountain Bank, Leadville, Colorado.	Newspaper: Federal Register:	Not available 03/31/2008
FIRST NATIONAL BANK OF MISSOURI	* 18C * Branch	First National Bank of Missouri, Lee's Summit, Missouri, to merge with Metcalf Bank, Overland Park, Kansas, and incident thereto, to establish six branches located at 7840 Metcalf Avenue (mobile branch) 7840 Metcalf Avenue, 10300 Metcalf Avenue, 11900 College Boulevard, 15100 Metcalf Avenue, all in Overland Park, Kansas; and 13446 S. Blackbob Road, Olathe, Kansas; and to operate under the title of Metcalf Bank, Lee's Summit, Missouri.	Newspaper: Federal Register:	Not available Not applicable
FIRST NATIONAL BANK OF MISSOURI	Member	First National Bank of Missouri (to be known as Metcalf Bank), Lee's Summit, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
HOTC INVESTMENT COMPANY	3A1	HOTC Investment Company 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 applicable Not applicable
INTERNATIONAL BROTHERHOOD OF BOILERMAKERS, IRON SHIP BUILDERS, BLACKSMITHS, FORGERS AND HELPERS	* 3A3	International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas, to acquire, over a period of 60 months, up to 47.5 percent of the voting shares of Brotherhood Bancshares, Inc., parent of Brotherhood Bank & Trust Company, both in Kansas City, Kansas.	Newspaper: Federal Register:	03/21/2008 03/21/2008
PRIME BANK GROUP, INC.	* 3A1	Prime Bank Group, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Prime Bank, (in organization), both in Edmond, Oklahoma.	Newspaper: Federal Register:	03/15/2008 03/17/2008
S. & S. INVESTMENT COMPANY	CIC	Notice by Lawrence W. Stanosheck, Odell, Nebraska; James B. Stanosheck, Odell, Nebraska; Karen J. Nannen, Randolph, Nebraska; and Mary Ellen Watkins, Aptos, California; all as a members of a family group, to acquire control of S. & S. Investment Company, parent of State Bank of Odell, both in Odell, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	03/10/2008 03/14/2008
WESTERN OKLAHOMA BANCSHARES, INC.	CIC	Notice by Keela Terry, Weatherford, Oklahoma, as a member of the Harrel family group, to acquire control of Western Oklahoma Bancshares, Inc., parent of Bank of Western Oklahoma, both in Elk City, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	03/10/2008 03/12/2008

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 March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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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.

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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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 Capital Relocation Mortgage, Sterling, Virginia, 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 03/14/2008
PORTER MOUNTAIN III, LLLP	* 3A1 4c8	Porter Mountain III, LLLP, to: 1) become a bank holding company by acquiring up to 30 percent of Grand Valley Corporation, both of Grand Junction, Colorado, and indirectly its subsidiary, Grand Valley National Bank, Heber City, Utah, pursuant to section 3(a)(1) of the Bank Holding Company Act; and 2) to engage de novo, indirectly, in extending credit and servicing loans pursuant to section 4(c)(8) of the Bank Holding Company Act, and section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	03/19/2008 03/24/2008

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.

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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