
Federal Reserve Release



H.2

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

No. 14

Week Ending April 5, 2008

Testimony And Statements

Developments in the Financial Markets -- statement by Chairman Bernanke before the Committee on Banking, Housing, and Urban Affairs of the U.S. Senate on April 3, 2008.

- Published, April 3, 2008

The Economic Outlook -- statement by Chairman Bernanke before the Joint Economic Committee of the U.S. Congress on April 2, 2008.

- Published, April 2, 2008

Unlawful Internet Gambling -- statement by Louise L. Roseman, director of the Division of Reserve Bank Operations and Payment Systems, before a subcommittee of the House Committee on Financial Services on April 2, 2008, regarding the rule proposed by the Federal Reserve Board and the Secretary of the Treasury to implement the Unlawful Internet Gambling Enforcement Act of 2006.

- Reviewed, March 31, 2008

Bank Holding Companies

JPMorgan Chase & Co., New York, New York -- to acquire control of Bear Stearns Bank & Trust, Princeton, New Jersey; and to grant temporarily (1) an exemption from section 23A of the Federal Reserve Act and (2) relief from the Board's risk-based and leverage capital guidelines.

- Approved, April 1, 2008

Enforcement

First Priority Bank, Pryor, Oklahoma -- written agreement with the Federal Reserve Bank of Kansas City and the Oklahoma State Banking Department.

- Announced, April 3, 2008

Enforcement

Sella Holding Banca, S.p.A., Biella, Italy, and Sella Holding Banca, S.p.A. d/b/a Banca Sella, S.p.A., Miami Agency, Miami, Florida -- written agreement dated April 12, 2006, terminated March 26, 2008.

- Announced, April 1, 2008

H.2 Actions under delegated authority

March 30, 2008 to April 5, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2403 West Republic Road, Springfield, Missouri.

- Approved, April 3, 2008

Chicago

CSB Bank, Capac, Michigan -- to establish a branch at the southeast corner of Van Dyke and Hough Roads, Almont.

- Approved, March 31, 2008

Bank Holding Companies

Richmond

1st Financial Services Corporation, Hendersonville, North Carolina -- to become a bank holding company and to acquire Mountain 1st Bank & Trust Company, Hendersonville.

- Approved, April 4, 2008

Dallas

First Graham Bancorp, Inc., Graham, Texas, and First Graham Delaware Corporation, Dover, Delaware -- to acquire Surety Bank, Fort Worth, Texas.

- Approved, March 31, 2008

Bank Holding Companies

Dallas

First National Bank Group, Inc., Edinburg, Texas -- to indirectly acquire through Southside Bancshares, Inc., Tyler, and its subsidiary bank, Southside Bank, an interest in Southside Financial Group, LLC, Arlington, and thereby engage in lending activities.

- Approved, April 2, 2008

Dallas

I Bank Holding Company, Inc., Lakeway, Texas -- to become a bank holding company and to acquire Independent Bank of Austin, SSB, Austin.

- Approved, April 2, 2008

San Francisco

Porter Mountain III, LLLP, Grand Junction, Colorado -- to become a bank holding company and to acquire an interest in Grand Valley Corporation, Grand Junction, and its subsidiary bank, Grand Valley National Bank, Heber City, Utah; and to engage de novo in extending credit and servicing loans.

- Approved, April 4, 2008

Chicago

West Suburban Bancorp, Inc., Lombard, Illinois -- to acquire G.R. Bancorp, Ltd., Grand Ridge, and thereby acquire The First National Bank of Grand Ridge.

- Withdrawn, April 4, 2008

Bank Mergers

Minneapolis

Glacier Bank, Kalispell, Montana -- to merge with Glacier Bank of Whitefish, Whitefish, and thereby establish branches at 319 East Second Street, Whitefish; 222 Dewey Avenue, Eureka; and 6195 Highway 93 South, Whitefish.

- Approved, April 2, 2008

Kansas City

Kaw Valley State Bank and Trust Company, Wamego, Kansas -- to merge with The First National Bank of Clifton, Clifton, and thereby establish two branches to operate under the title of Kaw Valley Bank and Trust Company, Wamego.

- Withdrawn, April 3, 2008

Change In Bank Control

Minneapolis

Lake Park Bancshares, Inc., Lake Park, Minnesota -- to retain control of Bancshares, and its subsidiary bank, State Bank of Lake Park.

- Permitted, April 2, 2008

Kansas City

Panhandle Bancshares, Inc., Guymon, Oklahoma -- change in bank control of Bancshares, and its subsidiary bank, Bank of the Panhandle.

- Permitted, April 3, 2008

Currency

Director, RBOPS

Federal Reserve Notes -- revised request for the printing of notes during the fiscal year ending September 30, 2008.

- Approved, April 3, 2008

Extensions Of Time

New York

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

- Granted, April 3, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
Green Valley Bancorp, MHC	* 3A1	Application by Green Valley Bancorp, MHC, and Green Valley Bancorp, Inc, both of Southbridge, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Southbridge Savings Bank, Southbridge, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

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 April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON CORPORATION, THE	CIC * 18C	The Bank of New York, New York, New York, to merge with BNY Mellon Interim Institutional National Bank, Pittsburgh, Pennsylvania and to acquire 100 percent of the shares of Mellon Overseas Investment Corporation, Greenville, Delaware.	Newspaper: Federal Register:	Not available Not available
CITIBANK, N.A.	Investment	30 days' prior notice by Citibank, N.A. ("Citibank"), Las Vegas, Nevada and Citibank Overseas Investment Corporation ("COIC"), New Castle, Delaware, to make an investment in Citibank Leasing S.A. Arrendamento Mercantil, Sao Paulo, Brazil.	Newspaper: Federal Register:	Not applicable Not applicable
MODERN BANK MANAGEMENT LLC	* 3A1	Modern Bank Management LLC, Modern Bank Partners LLC and Modern Financial Inc., all of New York, New York, to become bank holding companies, through the acquisition of 100 percent of Modern Bank, N.A., New York, New York.	Newspaper: Federal Register:	05/15/2008 04/28/2008
NATIONAL AUSTRALIA BANK LIMITED	* 3A1	National Australia Bank Limited, National Equities Limited A.B.N., both of Melbourne, Australia, National Americas Investment, Inc., National Americas Holdings LLC, both of New York, New York to become a one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act and Section 225.17 of Regulation Y, by acquiring Great Western Bancorporation, Inc., Omaha, Nebraska and its subsidiary Great Western Bank, Watertown, South Dakota.	Newspaper: Federal Register:	04/16/2008 04/18/2008

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District: 2

Federal Reserve Bank of New York

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENB FINANCIAL CORP	* 3A1	ENB Financial Corporation, Ephrata, PA to become a bank holding company in connection with the reorganization of Ephrata National Bank, Ephrata, PA, merging with and into The Ephrata Interim National Bank, Ephrata PA.	Newspaper:	Not available
			Federal Register:	05/20/2008
HIBSHMAN TRUST FOR EPHRATA NATIONAL BANK STOCK, THE	* 3A3	The Hibshman Trust for Ephrata National Bank Stock, Ephrata, PA, to acquire 31.2% ENB Financial Corp., Ephrata, PA, and thereby indirectly acquire Ephrata National Bank, Ephrata, PA.	Newspaper:	Not available
			Federal Register:	Not available

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	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 5, 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

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 5, 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:	04/19/2008 04/18/2008
BANKANNAPOLIS	* Branch	BankAnnapolis, Annapolis, Maryland, proposes to establish a branch at Annapolis Towne Center at Parole, Annapolis, Maryland.	Newspaper: Federal Register:	04/14/2008 Not applicable
HAMPTON ROADS BANKSHARES, INC.	* 3A5	Hampton Roads Bankshares, Inc., Norfolk, Virginia, to acquire 100% of the voting securities of Shore Financial Corporation, Onley, Virginia, and thereby indirectly acquire Shore Bank, Onley, Virginia.	Newspaper: Federal Register:	Not available Not available
SECOND BANK & TRUST	* 18C	Second Bank and Trust, Fredericksburg, Virginia, to merge with First National Bank, Christiansburg, Virginia, and Planters Bank & Trust Company of Virginia, Staunton, Virginia.	Newspaper: Federal Register:	04/24/2008 Not applicable
VIRGINIA PARTNERS BANK	Member * Branch	Virginia Partners Bank, Fredericksburg, Virginia (in organization), to become a member of the Federal Reserve System and to establish two branches.	Newspaper: Federal Register:	04/10/2008 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 5, 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
FRANKLIN FINANCIAL NETWORK, INC.	4c8	Franklin Financial Network, Inc., Franklin, Tennessee, to acquire the assets and assume the liabilities of Banc Compliance Group, LLC., Franklin, Tennessee, and thereby engage, through its wholly-owned subsidiary, Banc Compliance Group, Inc., Franklin, Tennessee, in providing management consulting and counseling activities.	Newspaper: Federal Register:	Not applicable 04/21/2008

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 April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALPINE BANK OF ILLINOIS	Member * 18C * Branch	Alpine Bank of Illinois, Rockford, Illinois, to become a member of the Federal Reserve System, and by Alpine Bank of Illinois, Rockford, Illinois, to merge with Belvidere National Bank & Trust Company, Belvidere, Illinois, and thereby to establish 7 branches.	Newspaper: Federal Register:	Not available Not applicable
CITIZENS BANK	* Branch	Citizens Bank, Flint, Michigan, to establish a branch to be located at 32507 Northwestern Highway, Farmington Hills, Michigan.	Newspaper: Federal Register:	04/04/2008 Not applicable
MAINSOURCE FINANCIAL GROUP, INC.	* 3A5	MainSource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of 1st Independence Financial Group, Inc., Louisville, Kentucky, and thereby indirectly acquire 1st Independence Bank, Louisville, Kentucky.	Newspaper: Federal Register:	Not available 05/02/2008
MIDSTATE FINANCIAL CORPORATION	CIC	Notice by Fred W. McKee, Brownsburg, Indiana, Grace M. Norris, Indianapolis, Indiana, George D. McKee, Binghamton, New York, and David H. McKee, Indianapolis, Indiana, to retain their ownership of greater than 25 percent of the outstanding stock of Midstate Financial Corporation, Brownsburg, Indiana, and thereby indirectly retain Hendricks County Bank & Trust Company, Brownsburg, Indiana.	Newspaper: Federal Register:	Not available Not available
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe, Michigan, to acquire 100 percent of the voting shares of Grand Haven Bank, Grand Haven, Michigan, Kent Commerce Bank, Kentwood, Michigan, Muskegon Commerce Bank, Muskegon, Michigan, and Paragon Bank & Trust, Holland, Michigan.	Newspaper: Federal Register:	Not available 05/02/2008
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:	02/22/2008 02/25/2008

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
Spence Limited L.P.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, Spence Limited, L.P., Nashville, Tennessee and Financial Junk, L.L.C., Nashville, Tennessee, to each acquire 22% of Alliant Bank, Sedgwick, Kansas; 9% of Farmers Savings Bank, Keota, Iowa; 20% of Gorham State Bank, Gorham, Kansas; 10% of Greensburg State Bank, Greensburg, Kansas; 8% of Kansas State Bank, Overbrook, Kansas; 15% of Leonardville State Bank, Leonardville, Kansas; 8% of Marquette Farmers State Bank, Marquette, Kansas; 19% of Community Shores Bank Corporation, Muskegon, Michigan, and thereby indirectly acquire Community Shores Bank, Muskegon, Michigan; 15% of Allegiance Bank of North America, Bala Cynwyd, Pennsylvania; 15% of Bay Commercial Bank, Walnut Creek, California; 9.90% of Cornerstone Bank, Moorestown, New Jersey; 6% of SFB Bancorp, Inc., Elizabethton, Tennessee, and indirectly acquire Security Federal Bank, Elizabethton, Tennessee, and thereby to operate a savings association, and 9.9% of Quaint Oak Bancorp, Southampton, Pennsylvania, and indirectly acquire Quaint Oak Savings Bank, Southampton, Pennsylvania, and thereby operate a savings association.	Newspaper:	04/25/2008
	* 4c8		Federal Register:	Not available
Spence Limited L.P.	* 3A1	Spence Limited, L.P., Nashville, Tennessee and Financial Junk, L.L.C., Nashville, Tennessee, to each become a bank holding company by acquiring 48 percent of the voting shares of Michigan Community Bancorp, Ltd., Sterling Heights, Michigan, and thereby indirectly acquire Lakeside Community Bank, Sterling Heights, Michigan.	Newspaper:	04/25/2008
			Federal Register:	Not available
STATE BANK OF THE LAKES	* 18C * Branch	State Bank of the Lakes, Antioch, Illinois, to purchase the assets and assume the liabilities of the Lake Villa, Illinois branch of Libertyville Bank and Trust Company, Libertyville, Illinois, and thereby to establish a branch located at 345 South Milwaukee Avenue, Lake Villa, Illinois.	Newspaper:	03/31/2008
			Federal Register:	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:	Not available
			Federal Register:	04/07/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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910042	BANK OF IL, NORMAL, ILLINOIS	09/04/2007	03/27/2008	S	Small Bank
653648	FIRST AMER BK, FORT DODGE, IOWA	11/05/2007	03/17/2008	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1133 N. Bryant Avenue, Edmond, Oklahoma.	Newspaper: Federal Register:	04/17/2008 Not applicable
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire additional shares of First Southern Bank, Batesville, Arkansas. The acquisition will result in Cross County Bancshares, Inc., owning up to 13.13 percent of First Southern Bank.	Newspaper: Federal Register:	04/17/2008 04/14/2008
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 858 Arnold Commons Drive, Arnold, Missouri.	Newspaper: Federal Register:	04/16/2008 Not applicable
FIRST FINANCIAL SERVICE CORPORATION	* 3A5	First Financial Service Corporation, Elizabethtown, Kentucky, to merge with FSB Bancshares, Inc., Lanesville, Indiana, and thereby indirectly acquire The Farmers State Bank, Lanesville, Indiana.	Newspaper: Federal Register:	05/02/2008 05/02/2008
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire additional shares of First Southern Bank, Batesville, Arkansas. The acquisition will result in Lonoke Bancshares, Inc., owning up to 13.91 percent of First Southern Bank.	Newspaper: Federal Register:	04/25/2008 04/28/2008
RELIABLE COMMUNITY BANCSHARES, INC.	* 3A3	Reliable Community Bancshares, Inc., Perryville, Missouri, to acquire 100 percent of Countryside Bancshares, Inc., Republic, Missouri, and thereby indirectly acquire Countryside Bank, Republic, Missouri.	Newspaper: Federal Register:	05/02/2008 Not available
TRIAD BANCORP, INC.	3A1	Triad Bancorp, Inc., Frontenac, Missouri, to become a bank holding company by acquiring 100 percent of Triad Bank, Frontenac, Missouri.	Newspaper: Federal Register:	Not applicable Not applicable

District: 9

**Federal Reserve Bank of Minneapolis
Filings received during the week ending April 5, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Change in Control notice by John M. Morrison Revocable Trust #4, dated January 18, 2000, John M. Morrison Trustee, Naples, Florida, to gain control of Central Bancshares Inc., Golden Valley, Minnesota and thereby indirectly gain control of Central Bank, Stillwater, Minnesota.	Newspaper: Federal Register:	Not available 04/07/2008
FRANDSEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Arden Hills, Minnesota, to merge with Anderson Financial Group, Inc., Wayzata, Minnesota and thereby indirectly acquire Northern National Bank, Nisswa, Minnesota.	Newspaper: Federal Register:	Not available 04/17/2008
FRANDSEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Arden Hills, Minnesota, to merge with Tower Bancshares, Inc., Cloquet, Minnesota, and thereby indirectly acquire State Bank of Tower, Tower, Minnesota.	Newspaper: Federal Register:	Not available 04/17/2008
KIRKWOOD BANCORPORATION CO.	* 3A3	Kirkwood Bancorporation Co., Bismarck, North Dakota, to acquire 27.67% of Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and thereby indirectly acquire Kirkwood Bank of Nevada, Las Vegas, Nevada, a de novo bank.	Newspaper: Federal Register:	Not available 04/28/2008
KIRKWOOD BANCORPORATION OF NEVADA, INC.	* 3A1	Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, to become a bank holding company by acquiring 100 percent of Kirkwood Bank of Nevada, a de novo bank.	Newspaper: Federal Register:	Not available 04/28/2008
NORTHERN STAR FINANCIAL, INC.	CIC	Notice by Louis B. Olsen, Eagan, Minnesota, to acquire 23% of the shares of Northern Star Financial, Inc., Mankato, Minnesota, and thereby indirectly gain control of Northern Star Bank, Mankato, Minnesota.	Newspaper: Federal Register:	Not available 04/09/2008
SUPERIOR BANCORPORATION, LTD.	CIC	Notice by Timothy A. Tierney, Madison, Wisconsin, as an individual, and as a group acting in concert with Mark R. Tierney, Superior, Wisconsin, David S. Tierney, Eden Prairie, Minnesota, the Robert V. Tierney Trust, Timothy Tierney as trustee, Madison, Wisconsin, and the Faith M. Tierney Trust, Timothy Tierney as trustee, Madison, Wisconsin, to acquire control of Superior Bancorporation LTD, Superior, Wisconsin, and thereby indirectly acquire control of Community Bank Superior, Superior, Wisconsin.	Newspaper: Federal Register:	Not available 04/18/2008

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
DUROC INVESTMENT COMPANY	CIC	Notice by Ricky Kunze, Roca, Nebraska, individually and as a member of the Kunze family group; and Amy Hunzeker and John Kostecka, both of Table Rock, Nebraska; Michelle Phillips, Omaha, Nebraska, and Spencer Kunze, Roca, Nebraska; all as members of the Kunze family group, to acquire control of Duroc Investment Company, parent of State Bank of Table Rock, both in Table Rock, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 04/16/2008
HEALTHCARE BANCORP, INC.	CIC	Notice by Gentner F. Drummond, Tulsa, Oklahoma, to acquire control of Healthcare Bancorp, Inc., parent of First Bankcentre, both of Broken Arrow, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 04/16/2008
KAW VALLEY STATE BANK AND TRUST COMPANY	* 18C * Branch	Kaw Valley State Bank and Trust Company, Wamego, Kansas, to merge with The First National Bank of Clifton, Clifton, Kansas, and incident thereto to establish two branches, and to operate under the title of Kaw Valley Bank and Trust Company, Wamego, Kansas.	Newspaper: Federal Register:	Not available Not applicable
LAS VEGAS BANCORPORATION, INC.	* 3A3	Las Vegas Bancorporation, Inc., Las Vegas, New Mexico, to retain its 24.76 percent ownership and to increase its ownership up to 53 percent of Bethlehem Financial Corporation, parent of My Bank, both in Belen, New Mexico.	Newspaper: Federal Register:	05/05/2008 05/02/2008
REPUBLIC FINANCIAL CORPORATION	CIC	Notice by Robert I. Guenther, Newton, Kansas, and Ivan D. Knudsen, Wichita, Kansas, as co-trustees of the V. Jerry Blue Master Trust, to acquire control of Republic Financial Corporation, parent of Southwest National Bank, both in Wichita, Kansas, as fiduciaries.	Newspaper: Federal Register:	Not available 04/22/2008

* Subject to the provisions of the Community Reinvestment Act

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
146056	ALLNATIONS BK, CALUMET, OKLAHOMA	12/17/2007	03/17/2008	S	Small Bank
285151	COLORADO B&TC OF LA JUNTA, LA JUNTA, COLORADO	12/03/2007	03/05/2008	S	Small Bank
405959	F&M B&TC, TULSA, OKLAHOMA	11/26/2007	03/19/2008	S	Large Bank

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 April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 32022 Camino Capistrano, San Juan Capistrano, California 92675.	Newspaper:	04/15/2008
			Federal Register:	Not applicable
PLAINS ACQUISITION CORPORATION	* 3A1	Plains Acquisition Corporation, Kingwood, Texas, to become a bank holding company by acquiring 100 percent of Plains State Financial Corporation, Plains, Texas, and indirectly acquire Plains Bancshares, Inc., Dover, Delaware, and Plains State Bank, Plains, Texas.	Newspaper:	04/25/2008
			Federal Register:	04/28/2008
WEST BANCSHARES, INC.	CIC	Notices by Ms. Laura Lankford, West, Texas; Mr. George B. Graves, Jr., Waco, Texas; and Ms. Sarah Lou Bracken, Waco, Texas, to acquire 37.04 percent; 27.93 percent; and 26.33 percent, respectively, of West Bancshares, Inc., West, Texas, and indirectly acquire Pointwest Bank, West, Texas.	Newspaper:	Not available
			Federal Register:	04/22/2008

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.

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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 April 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELTA NATIONAL BANCORP	CIC	Notice by Toinette Rossi, Manteca, California, to retain in excess of 10 percent of Delta National Bancorp, and thereby indirectly control its subsidiary, Delta Bank NA, both of Manteca, California.	Newspaper:	04/16/2008
			Federal Register:	Not available
ICB FINANCIAL	CIC	Notice by Kenneth R. Lehman and Joan A. Lehman, Arlington, Virginia, to retain their ownership of 11.1 percent of ICB Financial, and thereby indirectly control its subsidiary, Inland Community Bank, N.A., both of Ontario, California.	Newspaper:	04/23/2008
			Federal Register:	04/24/2008

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.

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act