
Federal Reserve Release



H.2

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

No. 16

Week Ending April 19, 2008

Testimony And Statements

Credit Cards -- statement by Sandra F. Braunstein, Director, Division of Consumer and Community Affairs, before the House Committee on Financial Services on efforts to enhance protections for credit card users.

- Published, April 17, 2008

Small Business Lending -- statement by Governor Frederic S. Mishkin before the Senate Committee on Small Business and Entrepreneurship on the availability of credit to small businesses.

- Published, April 16, 2008

Bank Holding Companies

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire First Charter Corporation, Charlotte, North Carolina, and its subsidiary bank, First Charter Bank.

- Approved, April 14, 2008

Enforcement

Traders Bank, Spencer, West Virginia -- written agreement dated July 13, 2004, terminated April 4, 2008.

- Announced, April 17, 2008

H.2 Actions under delegated authority

April 13, 2008 to April 19, 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

Minneapolis

1st Bank, Evanston, Wyoming -- to establish a branch at 1010 Wilson Street, Pinedale.

- Approved, April 16, 2008

Richmond

BankAnnapolis, Annapolis, Maryland -- to establish a branch at Annapolis Towne Center at Parole, Annapolis.

- Approved, April 17, 2008

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 32022 Camino Capistrano, San Juan Capistrano, California.

- Approved, April 18, 2008

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 27700 Chardon Road, Willoughby Hills.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 2998 Cunningham Drive, Cincinnati.

- Approved, April 16, 2008

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 517 East Ohio Street, Pittsburgh.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 7980 East Broad Street, Reynoldsburg.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 121 North Barrington Road, Schaumburg, Illinois.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1991 U.S. Route 30, Montgomery, Illinois.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4017 Lawrence Avenue, Chicago, Illinois.

- Approved, April 16, 2008

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 145 West North Avenue, Chicago, Illinois.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 9805 Wicker Avenue, St. John, Indiana.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 12 Ridge Road, Munster, Indiana.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 8005 Calumet Avenue, Munster, Indiana.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 10444 Belleville Road, Van Buren Township.

- Approved, April 16, 2008

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4491 Interpark, Auburn Hills.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 6265 North Tuttle Avenue, Sarasota, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of U.S. Highway 301 and Chin Road, Ellenton, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of U.S. Highway 41 and Wiggins Pass, Naples, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of State Route 46 and International Parkway, Sanford, Florida.

- Approved, April 16, 2008

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of Lakewood Ranch and State Route 70, Bradenton, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of U.S. Highway 301 and Gibsonton, Gibsonton, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of State Route 54 and Grand Boulevard, New Port Richey, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 199 North University Drive, Pembroke Pines, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2402 Surfside Boulevard, Cape Coral, Florida.

- Approved, April 16, 2008

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of Highway 192 and County Road 545, Kissimmee, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of Moore Road and Maguire Road (State Route 439), Ocoee, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2280 Boggy Creek Road, Kissimmee, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1725 South Orange Blossom Trail, Apopka, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3004 Daniels Road, Winter Garden, Florida.

- Approved, April 16, 2008

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1 Woodland Lake Drive, Orlando, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 7360 University Boulevard, Orlando, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of State Route 50 and Chuluota Road, Orlando, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1910 Kings Highway, Port Charlotte, Florida.

- Approved, April 16, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3389 Plymouth Road, Ann Arbor.

- Approved, April 16, 2008

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 28151 State Road 56, Wesley Chapel, Florida.

- Approved, April 16, 2008

Richmond

Four Oaks Bank & Trust Company, Four Oaks, North Carolina -- to establish a branch at 574 Village Court, Garner.

- Approved, April 14, 2008

Bank Holding Companies

New York

The Bank of New York Mellon Corporation, New York, New York -- waiver of application to establish several de novo interim national banks and Mellon Interim Institutional National Bank, Pittsburgh, Pennsylvania, in connection with an internal corporate reorganization.

- Granted, April 17, 2008

New York

Citizens Community Bancorp, Inc., Ridgewood, New Jersey -- to acquire Citizens Community Bank, Ridgewood.

- Withdrawn, April 15, 2008

Chicago

Clarkston Financial Corporation, Waterford, Michigan -- to engage de novo in data processing and management consulting services.

- Withdrawn, April 15, 2008

Bank Holding Companies

Richmond

Community Bankers Acquisition Corp., Great Falls, Virginia (to be renamed Community Bankers Trust Corporation) -- to become a bank holding company and to acquire TransCommunity Financial Corporation, Glen Allen, and indirectly acquire TransCommunity Bank, National Association, Manakin-Sabot.

- Approved, April 15, 2008

Richmond

Community Bankers Acquisition Corp., Great Falls, Virginia (to be renamed Community Bankers Trust Corporation) -- to acquire BOE Financial Services of Virginia, Inc., Tappahannock, and thereby indirectly acquire Bank of Essex.

- Approved, April 15, 2008

Chicago

Crete Bancorporation, Inc., Crete, Illinois -- to acquire additional shares of St. Anne Bancorp, Inc., Manteno, and thereby indirectly acquire National Bank of St. Anne, St. Anne.

- Approved, April 15, 2008

Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, April 15, 2008

Richmond

First Citizens Bancorporation, Inc., Columbia, South Carolina -- to acquire Merchants and Farmers Bank, Comer, Georgia.

- Approved, April 17, 2008

Bank Holding Companies

St. Louis

First Community Bancshares, Inc., Batesville, Arkansas -- to acquire Goodman State Bank, Goodman, Missouri.

- Approved, April 15, 2008

Chicago

First Fontanelle Employee Stock Ownership Plan and Trust, Fontanelle, Iowa -- to become a bank holding company and to acquire shares of First Fontanelle Bancorporation, and thereby indirectly acquire First National Bank, Greenfield, and to indirectly engage in insurance agency activities through Corn Belt Insurance Agency, Massena.

- Approved, April 14, 2008

Richmond

NewDominion Financial Corporation, Inc., Charlotte, North Carolina -- to acquire NewDominion Bank, Charlotte.

- Returned, April 17, 2008

Dallas

Texas American Acquisition Group, Inc., Fort Worth, Texas -- to become a bank holding company and to acquire Liberty Bank, North Richland Hills.

- Approved, April 16, 2008

Director, BS&R

Wells Fargo & Co., San Francisco, California -- to engage on a limited basis in physical commodity trading activities.

- Approved, April 10, 2008

(A/C)

Bank Holding Companies

Dallas

Woodcock Holdings, LLC, Haddock, Georgia -- waiver of application to become a bank holding company in connection with the acquisition by Central Bancorp, Inc., Garland, Texas, of Jones County Bank, Haddock, Georgia, and its merger with Central Bancorp's subsidiary, United Central Bank, Garland, Texas.

- Granted, April 11, 2008

(A/C)

Bank Premises

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to increase its investment in bank premises.

- Approved, April 18, 2008

Change In Bank Control

Atlanta

Citizens Bancorp, Inc., New Tazewell, Tennessee -- change in bank control of Bancorp and its subsidiary bank, Citizens Bank, New Tazewell.

- Withdrawn, April 15, 2008

Kansas City

S. & S. Investment Company, Odell, Nebraska -- change in bank control of Company and its subsidiary bank, State Bank of Odell, Odell.

- Permitted, April 18, 2008

Extensions Of Time

Atlanta

CNB Bancorp, Inc., Mobile, Alabama -- extension to July 26, 2008, to become a bank holding company and to acquire Commonwealth National Bank, Mobile.

- Granted, April 14, 2008

St. Louis

First Banks, Inc., St. Louis, Missouri -- extension to July 16, 2008, to acquire additional shares of Community West Bancshares, Goleta, California, and thereby acquire Community West Bank, National Association.

- Granted, April 17, 2008

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to July 12, 2008, to establish a branch at 9600 Colorado Lane North, Brooklyn Park, Minnesota.

- Granted, April 18, 2008

Financial Holding Companies

St. Louis

First National Capital Corporation, Walnut Ridge, Arkansas -- election to become a financial holding company.

- Effective, April 14, 2008

Membership

Richmond

Virginia Partners Bank, Fredericksburg, Virginia (in organization) -- to become a member of the Federal Reserve System and to establish two branches.

- Approved, April 18, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF FALL RIVER, A CO-OPERATIVE BANK	Member	Bank of Fall River, A Cooperative Bank, Fall River, Massachusetts, to become a member of the Federal Reserve System pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable
CHELSEA-PROVIDENT CO-OPERATIVE BANK	Member	Application by Chelsea-Provident Co-operative Bank, Chelsea, 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: Federal Register:	Not applicable Not applicable
ESB Bancorp, MHC	* 3A1 * 3A3	Application by ESB Bancorp, MHC and ESB Bancorp, Inc., both of Easthampton, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Easthampton Savings Bank, Easthampton, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available
GREEN VALLEY BANCORP, MHC	* 3A1 * 3A3	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: Federal Register:	Not available 05/05/2008

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 19, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO BRASIL S.A.	FBSEA	Banco do Brasil, S.A., Brasilia, Brazil, to establish a representative office in Orlando, Florida.	Newspaper: Federal Register:	Not available Not applicable
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:	04/18/2008 Not available
ICICI BANK LIMITED	4c8	ICICI Bank Limited, Mumbai, India, to purchase certain assets of Global Investment Management, Princeton, New Jersey, pursuant to Section 225.28(b)(6) of Regulation Y, and thereby engage in financial and investment advisory activities.	Newspaper: Federal Register:	Not applicable 04/30/2008

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
Integrity Bancshares, Inc.	3A1	Integrity Bancshares, Inc., Camp Hill, PA, to become a bank holding company by acquiring Integrity Bank, Camp Hill, PA.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS CITIZENS BANK, THE	* Branch	Farmers Citizens Bank, Bucyrus, OH to establish a branch in the Planktown Country Market, 1921 Free Road, Shiloh, OH.	Newspaper:	04/26/2008
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 4747 Haggerty Road, West Bloomfield, MI.	Newspaper:	04/18/2008
			Federal Register:	Not applicable
NEW RICHMOND BANCORPORATION	CIC	Interagency Notices of Change in Bank Control filed by: (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; (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; (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.	Newspaper:	Not available
			Federal Register:	Not available
WHITAKER BANK	* 3A3	Whitaker Bank Corporation of Kentucky, Lexington, KY to acquire State Financial Services, Inc., Harrodsburg, KY AND State Bank & Trust, Harrodsburg, KY to merge with and into Whitaker Bank, Inc., Lexington, KY pursuant to Section 18(c) of the FDIC Act.	Newspaper:	Not available
CORPORATION OF KENTUCKY	* 18C		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.

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
First bankshares, Inc.	3A1	First Bankshares, Inc., Suffolk, Virginia, to become a bank holding company through the acquisition of 100% of SuffolkFirst Bank, Suffolk, Virginia.	Newspaper:	Not applicable
			Federal Register:	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:	05/06/2008
			Federal Register:	05/08/2008

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 19, 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
Commerce Union Bancshares, Inc.	* 3A1	Commerce Union Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding voting shares of Commerce Union Bank, both of Springfield, Tennessee.	Newspaper: Federal Register:	05/16/2008 05/16/2008
FIRST FARMERS AND MERCHANTS BANK	* Branch	First Farmers and Merchants Bank, Columbia, Tennessee to establish branches at the following locations: 901 Nashville Highway, Columbia, Tennessee; and the corner of Billingsly Court and Cool Springs Boulevard, Franklin, Tennessee.	Newspaper: Federal Register:	05/02/2008 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
DART FINANCIAL CORPORATION	* 3A1	Dart Financial Corporation, Mason, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of The Dart Bank, Mason, Michigan.	Newspaper: Federal Register:	05/09/2008 05/12/2008
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:	05/03/2008 05/02/2008
MIDSTATE FINANCIAL CORPORATION	CIC	Notice by Fred W. McKee, Indianapolis, 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 04/28/2008
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
SPENCE LIMITED L.P.	* 3A3 * 4c8	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: Federal Register:	04/28/2008 05/12/2008

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/28/2008
			Federal Register:	05/12/2008
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:	04/07/2008
			Federal Register:	04/07/2008

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Inc., Hazen, North Dakota, to acquire additional shares of the outstanding stock of North Star Holding Company, Inc., Jamestown, North Dakota, to increase its ownership to 19.20%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
KIRKWOOD BANCORPORATION CO.	* 3A3 * 3A1	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
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, to acquire additional shares of the outstanding stock of North Star Holding Company, Inc., Jamestown, North Dakota, to maintain its 33.33% ownership, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
NORTH STAR HOLDING COMPANY, INC.	* 3A3	North Star Holding Company, Inc., Jamestown, North Dakota, to acquire 100% of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
WISHEK BANCORPORATION, INC.	* 3A3	Wishek Bancorporation, Inc., Wishek, North Dakota, through its 28.26% ownership of North Star Holding Company, Inc., Jamestown, North Dakota, to acquire indirect control of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 320 Main Street, Suite 100, Carbondale, Colorado.	Newspaper: Federal Register:	05/13/2008 Not applicable
DUROC INVESTMENT COMPANY	4c8	Duroc Investment Company, proposes to acquire Community Insurance Group, Inc., both of Table Rock, Nebraska, and thereby engage in insurance activities.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANCSHARES, INC.	* 3A3	First Financial Bancshares, Inc., Lawrence, Kansas, to acquire 100 percent of the voting shares of Great American Bank, De Soto, Kansas.	Newspaper: Federal Register:	05/03/2008 05/12/2008
FIRST MIAMI BANCSHARES, INC.	CIC	Notice by Charles C. Neal, Miami, Oklahoma, individually and as trustee of the Charles A. Neal Revocable Trust, and by Charles C. Neal, Ann L. Neal and Jane E. Neal, all of Miami, Oklahoma; Elizabeth Edwards, Argyle, Texas; and Mary K. Neal, University City, Missouri, as members of the Neal family group, to retain control of First Miami Bancshares, Inc., parent of The First National Bank and Trust Company of Miami, Miami, Oklahoma, and Bank of Billings, Billings, Missouri, through the retention of voting shares.	Newspaper: Federal Register:	Not available 05/07/2008
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

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 April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALGODON DE CALIDAD BANCSHARES, INC.	* 3A1	Algodon de Calidad Bancshares, Inc., Abernathy, Texas, to become a bank holding company by acquiring 100 percent of The First State Bank, Abernathy, Texas.	Newspaper: Federal Register:	05/09/2008 Not available
BLACK CAT FINANCIAL CORP	* 3A1	Black Cat Financial Corp., Winnfield, Louisiana, to become a bank holding company by acquiring 100 percent of Bank of Winnfield & Trust Company, Winnfield, Louisiana.	Newspaper: Federal Register:	05/09/2008 05/09/2008
NEW MEXICO FIRST FINANCIAL, INC.	CIC	Notice by Mr. Kelly O. Dunn, Scottsdale, Arizona, and Mr. Larry Lee Sheffield, Phoenix, Arizona, et al, acting in concert, to acquire control of New Mexico First Financial, Inc., Las Cruces, New Mexico, and indirectly acquire Mesilla Valley Bank, Las Cruces, New Mexico.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 04/22/2008

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A1	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, and Carpenter Community Bancfund-A, L.P., all of Irvine, California, to become bank holding companies by acquiring 24.3 percent of Mission Community Bancorp, and thereby its subsidiary, Mission Community Bank, both of San Luis Obispo, California.	Newspaper:	Not available
			Federal Register:	05/02/2008

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