
Federal Reserve Release



H.2

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

No. 19

Week Ending May 10, 2008

Forms

Forms -- final Board review to extend without revision: (1) The Recordkeeping and Disclosure Requirements in Connection with Regulation DD and (2) Recordkeeping and Disclosure Requirements Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information.

- Approved, May 9, 2008

Regulations And Policies

Regulation V (Fair Credit Reporting) -- publication for comment of interagency amendments that would require certain persons to provide risk-based pricing notices to consumers who are offered or receive less favorable credit terms than other customers based in whole or in part on the customer's credit report.

- Approved, April 30, 2008

(A/C)

Enforcement

Integrity Bancshares, Inc., Alpharetta, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Georgia State Banking Commissioner.

- Announced, May 6, 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**

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at the intersection of North 91st Avenue and West Thomas Road, Phoenix, Arizona; 9801 Grant Street, Thornton, Colorado; near the intersection of San Jose Boulevard and Race Track Road, Jacksonville, Florida; 9500 Sage Road Southwest, Albuquerque, New Mexico; and 10635 Louetta Road, Houston, Texas.

- Approved, May 7, 2008

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- to establish branches at 901 Nashville Highway; and the corner of Billingsly Court and Cool Springs Boulevard, Franklin.

- Approved, May 8, 2008

Bank Holding Companies

Atlanta

Commercial Bancgroup, Inc. Harrogate, Tennessee, and Robertson Holding Company, L.P. -- waiver of application in connection with its merger with Union National Bancorp of Barbourville, Inc., Barbourville, Kentucky, and its subsidiary bank, Union National Bank & Trust Company.

- Withdrawn, May 6, 2008

Secretary

ENB Financial Corp., Ephrata, Pennsylvania, and The Hibshman Trust for Ephrata National Bank Stock -- to become a bank holding company and to acquire shares of ENB Financial Corp.

- Approved, May 9, 2008

Bank Holding Companies

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to merge with Anderson Financial Group, Inc., Wayzata, and to acquire Northern National Bank, Nisswa.

- Approved, May 5, 2008

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to merge with Tower Bancshares, Inc., Cloquet, and to acquire State Bank of Tower.

- Approved, May 5, 2008

Boston

Green Valley Bancorp, MHC, Southbridge, Massachusetts, and Green Valley Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Southbridge Savings Bank.

- Approved, May 9, 2008

Kansas City

Krey Co. Ltd., Pratt, Kansas, and The Peoples Bank -- waiver of applications in connection with their application to acquire SCB Financial Corporation, Smith Center, and its subsidiary bank, The Smith County State Bank and Trust Company.

- Approved, May 5, 2008

Chicago

MainSource Financial Group, Inc. Greensburg, Indiana -- to acquire 1st Independence Financial Group, Inc., Louisville, Kentucky, and its subsidiary bank, 1st Independence Bank.

- Approved, May 9, 2008

Bank Holding Companies

San Francisco

Oak Valley Bancorp, Oakdale, California -- to become a bank holding company and to acquire Oak Valley Community Bank.

- Approved, May 9, 2008

Kansas City

TriCentury Corporation, Overland Park, Kansas -- to become a bank holding company and to acquire Nine Tribes Bancshares, Inc., Quapaw, Oklahoma, and its subsidiary bank, The Bank of Quapaw.

- Withdrawn, May 5, 2008

Secretary

Wachovia Corporation, Charlotte, North Carolina, and its subsidiary, A.G. Edwards, Inc., St. Louis, Missouri -- waiver of application to acquire the stock of A.G. Edwards Trust Company, National Association, St. Louis, as part of a corporate reorganization, in connection with its merger with Wachovia's subsidiary bank, Wachovia Bank, National Association, Charlotte.

- Granted, May 2, 2008

(A/C)

New York

The Westchester Bank Holding Corporation, Yonkers, New York -- to become a bank holding company and to acquire The Westchester Bank, a de novo state-chartered bank.

- Approved, May 9, 2008

Extensions Of Time

San Francisco

Castle Creek Capital Partners III, L.P., Rancho Santa Fe, California; Castle Creek Capital III, LLC; Eggemeyer Capital LLC; Ruh Capital LLC; and Legions IV Advisory Corp. -- extension to August 16, 2008, to acquire an interest in Centennial Bank Holdings, Inc., Denver, Colorado, and its subsidiary bank, Guaranty Bank and Trust Company.

- Granted, May 7, 2008

San Francisco

Castle Creek Capital Partners III, L.P., Rancho Santa Fe, California; Castle Creek Capital III, LLC; Eggemeyer Capital LLC; Ruh Capital LLC; and Legions IV Advisory Corp. -- extension to August 26, 2008, to increase their ownership in Atlanta Bancorporation, Atlanta, Georgia, and its subsidiary federal savings bank, Bank of Atlanta FSB, and thereby operate a savings association.

- Granted, May 7, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ESB BANCORP MHC	* 3A1	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:	05/21/2008
	* 3A3		Federal Register:	05/22/2008
GREENFIELD BANCORP MHC	* 3A1	Greenfield Bancorp, MHC, Greenfield, Massachusetts to acquire 100% of the capital stock of Greenfield Co-operative Bank, Greenfield, Massachusetts pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Greenfield Bancorp, MHC, Greenfield, Massachusetts, from mutual to stock form.	Newspaper:	Not available
			Federal Register:	06/02/2008
Hyde Park Bancorp, MHC	* 3A1	Hyde Park Bancorp, MHC, Hyde Park, Massachusetts to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Hyde Park Savings Bank, Hyde Park, Massachusetts into a mutual bank holding company structure.	Newspaper:	Not available
			Federal Register:	Not available
MEDWAY CO-OPERATIVE BANK	* Branch	Medway Co-operative Bank, Medway, Massachusetts - application to establish a new branch office at 2 South Maple Street, Bellingham, Massachusetts	Newspaper:	05/10/2008
			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 May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN EXPRESS BANK LTD.	Other Foreign	American Express Bank International, Miami, Florida, requests approval to amend Articles of Association to change its name to Standard Chartered International(USA)Limited, pursuant to Section 211.5(c)of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
LANDMARK BANCORP INC	* 3A1	Landmark Bancorp, Inc., Pittston,PA, to become a bank holding company by acquiring Landmark Community Bank, Pittston, PA.	Newspaper:	05/28/2008
	* 18C		Federal Register:	06/06/2008

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 May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch at Woodward and Forrest, Detroit, Michigan	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch at 680 North Lake Shore Drive, Chicago, Illinois	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch at 2660 US Highway 34, Oswego, Illinois	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch at 7200 West 87th Street, Bridgeview, Illinois	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan to establish a branch at 1420 East 53rd Street, Chicago, Illinois	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch at 2353 63rd Street, Woodridge, Illinois	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch at 8001 Golf Road, Niles, Illinois	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch at the northeast corner of Conroy and Turkey Lake, Orlando, Florida	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch at 3801 Pleasant Hill Road, Kissimmee, Florida	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, Ohio, to establish a branch at 1095 East Dayton Yellow Springs Road, Dayton, Ohio	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, Ohio, to establish a temporary branch at Highland Meadows Golf Club, 7455 Erie Street, Sylvania, Ohio	Newspaper: Federal Register:	Not available Not applicable

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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 May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 10, 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
HOMETOWN BANKING COMPANY, INC.	* 3A3	Hometown Banking Company, Inc., Ft. Pierce, Florida, to retain control of 31.26 percent of the voting control of all classes of common stock of Hometown of Homestead Banking Company, and its subsidiary, 1st National Bank of South Florida, both of Homestead, Florida.	Newspaper: Federal Register:	Not available 06/09/2008
SOUTHERN BANC COMPANY, INC., THE	* 3A1	The Southern Banc Company, Inc., Gadsden, Alabama, to become a bank holding company and thereby retain control of The Southern Bank Company, Gadsden, Alabama (Bank), upon the Bank's conversion from a federal savings bank to an Alabama state-chartered commercial bank.	Newspaper: Federal Register:	06/05/2008 06/06/2008
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9933 Sowder Village Square, Manassas, Virginia, to be known as the Innovation Bristow Office.	Newspaper: Federal Register:	05/17/2008 Not applicable
SUNTRUST BANK	* 18C	SunTrust Bank, Atlanta, Georgia, to merge with the following banks: Gainesville Bank & Trust, Gainesville, Georgia; Home Town Bank of Villa Rica, Villa Rica, Georgia; United Bank & Trust Company, Rockmart, Georgia; First National Bank of the South, Milledgeville, Georgia; Community Trust Bank, Hiram, Georgia; and First National Bank of Gwinnett, Duluth, Georgia.	Newspaper: Federal Register:	06/06/2008 Not applicable

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	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANCORPORATION, INC.	* 3A1	First State Bancorporation, Inc., Milan, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Lamoine Bancorp, Inc., La Harpe, Illinois, and thereby indirectly acquire First State Bank of Western Illinois, La Harpe, Illinois.	Newspaper: Federal Register:	05/29/2008 05/30/2008
FIRST STATE BANCORPORATION, INC.	* 3A3	First State Bancorporation, Inc., Milan, Illinois, to acquire 100 percent of the voting shares of State Bank of Colusa, Colusa, Illinois.	Newspaper: Federal Register:	05/29/2008 05/30/2008
IBT BANCORP, INC.	* 3A3	IBT Bancorp, Inc., Mt. Pleasant, Michigan, to retain 5.9 percent of the voting shares of Valley Financial Group, Ltd., Saginaw, Michigan, and thereby indirectly retain shares of 1st State Bank, Saginaw, Michigan.	Newspaper: Federal Register:	Not available 06/02/2008
LAKE SHORE WISCONSIN CORPORATION	* 3A1	Lake Shore Wisconsin Corporation, Sheboygan, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Lake Shore Bank (in organization), Sheboygan, Wisconsin.	Newspaper: Federal Register:	Not available 05/22/2008
LIBERTY FINANCIAL SERVICES, INC.	* 3A3	Liberty Financial Services, Inc., Sioux City, Iowa, to acquire 100 percent of the voting shares of Valley Bank N.A., Elk Point, South Dakota.	Newspaper: Federal Register:	Not available 05/26/2008
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:	05/05/2008 05/02/2008
PREMIER BANCORP OF ILLINOIS, INC.	* 3A3	Premier Bancorp of Illinois, Inc., Farmer City, Illinois, to retain 20.8 percent of the voting shares of F M Bancorp, Inc., Paxton, Illinois, and thereby indirectly retain Farmers-Merchants National Bank of Paxton, Paxton, Illinois.	Newspaper: Federal Register:	Not available Not available
WEST MICHIGAN NATIONAL BANK & TRUST	Member	West Michigan National Bank & Trust (t/b/k as West Michigan Bank & Trust), Frankfort, Michigan, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HATTON BANCSHARES, INC.	* 3A5	Hatton Bancshares, Inc., Hatton, North Dakota, to acquire 100 percent of Mahnomen Bancshares, Inc., Mahnomen, Minnesota, and thereby indirectly acquire First National Bank in Mahnomen, Mahnomen, Minnesota.	Newspaper: Federal Register:	Not available 06/05/2008
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:	05/12/2008 05/15/2008
JACKASS CREEK LAND & LIVESTOCK COMPANY	CIC	Notice by JCLL 2007 Irrevocable Trust B, JCLL 2007 Irrevocable Trust T, and James A. McLean, as Trustee of the trusts, all of Bozeman, Montana; Plotinus Trust, Ennis, Montana, and Peter T. Combs, Alamos, Sonora, Mexico, as an individual and as Trustee of the trust; and by C. Bruce Combs, Bozeman, Montana; Timothy Combs, Ennis, Montana; and Virginia B. Combs, Alamos, Sonora, Mexico, as individuals, which collectively are part of a group acting in concert, to retain and acquire control of Jackass Creek Land & Livestock Company, Ennis, Montana, and thereby indirectly retain and acquire control of the First Madison Valley Bank, Ennis, Montana, and the First Boulder Valley Bank, Boulder, Montana.	Newspaper: Federal Register:	Not available 05/19/2008
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:	05/12/2008 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:	05/12/2008 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:	05/12/2008 05/15/2008

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District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10

Federal Reserve Bank of Kansas City

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Filer	Filing Type	Filing Proposal	End of Comment Period	
ALPINE BANKS OF COLORADO	CIC	Notice by J. Robert Young, Carbondale, Colorado, individually and as a voting trustee of the Alpine Banks of Colorado Employee Stock Ownership Plan and 401K (ESOP) to acquire control of; and by J. Robert Young, Margo L. Young-Gardey and Lindsay D. Nash, both of Glenwood Springs, Colorado, as members of a family group acting in concert, to acquire control of Alpine Banks of Colorado, parent of Alpine Bank, both in Glenwood Springs, Colorado, through the acquisition of voting shares.	Newspaper:	05/26/2008
			Federal Register:	05/28/2008
METCALF BANK	* 18C * Branch	Metcalf Bank, Lee's Summit, Missouri, to merge with First Kansas Bank and Trust Company, Gardner, Kansas, and incident thereto to establish four branches at 109 E. Main, 900 East Main, 830 East Main, all in Gardner, Kansas, and 405 East Nelson, Edgerton, Kansas, and to operate under the title of Metcalf Bank, Lee's Summit, Missouri.	Newspaper:	06/06/2008
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLEGIANCE BANCSHARES, INC.	3A1	Allegiance Bancshares, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Allegiance Bank Texas, Houston, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
BI-STONE BANCSHARES, INC.	CIC	Notice by Greg S. Stubbs and Jennifer J. Stubbs, Groesbeck, Texas, to acquire an interest in Bi-Stone Bancshares, Inc., Mexia, Texas, and indirectly acquire Incommons Bank, N.A., Mexia, Texas.	Newspaper: Federal Register:	05/14/2008 05/16/2008
BI-STONE BANCSHARES, INC.	CIC	Notice by Brad Butler and Denise Butler, Wortham, Texas, to acquire an interest in Bi-Stone Bancshares, Inc., Mexia, Texas, and indirectly acquire Incommons Bank, N.A., Mexia, Texas.	Newspaper: Federal Register:	05/14/2008 05/16/2008
COMERICA BANK	* Branch	Comercia Bank, Dallas, Texas, to establish a branch to be located at 111 N. Magnolia Ave., Orlando, Florida 32801.	Newspaper: Federal Register:	05/20/2008 Not applicable
HASKELL BANCSHARES, INC.	CIC	The Haskell Bancshares, Inc. Employee Stock Ownership Plan, Haskell, Texas, Robert Howard, Abilene, Texas, Dan R. Griffith, Haskell, Texas, and Andrew Gannaway, Haskell, Texas, acting as Trustees, to retain ownership and control of Haskell Bancshares, Inc., Haskell, Texas, and indirectly its subsidiary, Haskell National Bank, Haskell, Texas.	Newspaper: Federal Register:	Not available 05/21/2008
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
POINTBANK	* Branch	PointBank, Pilot Point, Texas, to establish a branch to be located at 4920 Long Prairie Road, Flower Mound, Texas 75028.	Newspaper: Federal Register:	05/17/2008 Not applicable
TEXAS STAR BANK	* Branch	Texas Star Bank, Van Alstyne, Texas, to establish a branch to be located at US Hwy. 75 and Texanna Street, Van Alstyne, Texas 75495.	Newspaper: Federal Register:	05/16/2008 Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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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 May 10, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF WHITMAN EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Bank of Whitman Employee Stock Ownership Plan, Colfax Washington, to acquire 56 percent of Whitman Bancorporation Incorporated, Colfax, Washington, and thereby indirectly acquire Whitman Bank, Colfax, Washington.	Newspaper: Federal Register:	Not available Not available
CARPENTER FUND MANAGER GP, LLC	* 3A1	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund, L.P., and Carpenter Community Bancfund CA, 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: Federal Register:	05/06/2008 06/09/2008
GATEWAY PACIFIC BANCORP	* 3A1	Gateway Pacific Bancorp to become a bank holding company by acquiring 100 percent of Gateway Pacific Bank (In Organization), both of National City, California.	Newspaper: Federal Register:	Not available 05/26/2008
SILVER STATE BANCORP	CIC	Notice by Linda Louise Yanke, Meridian, Idaho, and Brian Scott Norby, Daniel Ronald Yanke, Nathan Daniel Yanke, and Carl Ron Yanke, all of Boise, Idaho, to retain 18.94 percent of Silver State Bancorp, and thereby indirectly control its subsidiary, Silver State Bank, both of Henderson, Nevada.	Newspaper: Federal Register:	Not available 05/29/2008

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