
Federal Reserve Release



H.2

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

No. 21

Week Ending May 24, 2008

Banks, Nonmember, And Miscellaneous Institutions

CLS Bank International, New York, New York -- to add the Mexican peso and Israeli shekel to the list of currencies eligible for settlement by the bank.

- Approved, May 19, 2008

Merrill Lynch Bank & Trust Co., FSB, New York, New York -- request for an exemption from section 23A of the Federal Reserve Act and Regulation W to facilitate a corporate reorganization.

- Granted, May 19, 2008

Regulations And Policies

Government Accountability Office -- response to the GAO report, "Bank Fees: Federal Banking Regulators Could Better Ensure that Consumers Have Required Disclosure Documents Prior to Opening Checking or Savings Accounts."

- Approved, April 25, 2008

(A/C)

H.2 Actions under delegated authority

May 18, 2008 to May 24, 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

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 111 North Magnolia Avenue, Orlando, Florida.

- Approved, May 23, 2008

Kansas City

First State Bank, Lincoln, Nebraska -- to establish a branch at 108 West Third Street, Firth.

- Approved, May 22, 2008

New York

Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish branches at 531 Route 22 East, Whitehouse Station and 1038 Stelton Road, Piscataway.

- Approved, May 23, 2008

Dallas

PointBank, Pilot Point, Texas -- to establish a branch at 4920 Long Prairie Road, Flower Mound.

- Approved, May 21, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 9933 Sowder Village Square, Manassas, Virginia.

- Approved, May 21, 2008

Bank Branches, Domestic

Dallas

Texas Star Bank, Van Alstyne, Texas -- to establish a branch at U.S. Highway 75 and Texanna Street, Van Alstyne.

- Approved, May 21, 2008

Richmond

Valley Bank, Roanoke, Virginia -- to establish a branch at 4003 Challenger Avenue, Roanoke.

- Approved, May 22, 2008

Bank Holding Companies

Dallas

Algodon de Calidad Bancshares, Inc., Abernathy, Texas -- to become a bank holding company and to acquire The First State Bank, Abernathy.

- Approved, May 21, 2008

Atlanta

Commerce Union Bancshares, Inc., Springfield, Tennessee -- to become a bank holding company and to acquire Commerce Union Bank, Springfield.

- Approved, May 22, 2008

Chicago

Dart Financial Corporation, Mason, Michigan -- to become a bank holding company and to acquire The Dart Bank, Mason.

- Approved, May 19, 2008

Bank Holding Companies

Kansas City

Downing Partnership, L.P., Ellis, Kansas -- to acquire shares of Equity Bancshares, Inc., Andover, and Equity Bank, N.A.

- Withdrawn, May 22, 2008

St. Louis

First Financial Service Corporation, Elizabethtown, Kentucky -- to merge with FSB Bancshares, Inc., Lanesville, Indiana, and thereby acquire The Farmers State Bank.

- Approved, May 21, 2008

Director, BS&R

Fortis S.A./N.V., Brussels, Belgium, Fortis N.V., Fortis Brussels S.A./N.V., and Fortis Bank S.A./N.V. -- to enter into physically settled tolling agreements with power plant owners in the United States (energy tolling) as an activity complementary to commodities derivatives activities.

- Approved, May 21, 2008

Atlanta

Franklin Financial Network, Inc., Franklin, Tennessee -- to acquire the assets and assume the liabilities of Banc Compliance Group, LLC., Franklin, and thereby engage, through its subsidiary, Banc Compliance Group, Inc., in providing management consulting and counseling activities.

- Approved, May 20, 2008

Cleveland

HBNA Financial Corporation, Pickerington, Ohio -- to become a bank holding company and to acquire Horizon National Bank (in formation), Pickerington.

- Withdrawn, May 23, 2008

Bank Holding Companies

Chicago

Lake Shore Wisconsin Corporation, Sheboygan, Wisconsin -- to become a bank holding company and to acquire Lake Shore Bank (in organization), Sheboygan.

- Withdrawn, May 21, 2008

Bank Mergers

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.

- Approved, May 22, 2008

Banks, Foreign

Director, BS&R

SNS Property Finance B.V., Hoevelaken, the Netherlands -- to establish a representative office in Arlington, Virginia.

- Approved, May 22, 2008

Change In Bank Control

Dallas

Bi-Stone Bancshares, Inc., Mexia, Texas -- change in bank control of Bancshares and its subsidiary bank, Incommons Bank, N.A., Mexia.

- Permitted, May 21, 2008

Kansas City

Healthcare Bancorp, Inc., Broken Arrow, Oklahoma -- change in bank control of Bancorp and its subsidiary bank, First Bankcentre, Broken Arrow.

- Permitted, May 23, 2008

Change In Bank Control

San Francisco

ICB Financial, Ontario, California -- to retain control of Financial and its subsidiary bank, Inland Community Bank, N.A., Ontario.

- Permitted, May 22, 2008

Chicago

Midstate Financial Corporation, Brownsburg, Indiana -- to retain control of Corporation and its subsidiary bank, Hendricks County Bank & Trust Company, Brownsburg.

- Permitted, May 20, 2008

Dallas

New Mexico First Financial, Inc., Las Cruces, New Mexico -- change in bank control of Financial and its subsidiary bank, Mesilla Valley Bank, Las Cruces.

- Permitted, May 23, 2008

Extensions Of Time

Richmond

Bank of Lancaster, Kilmarnock, Virginia -- extension to June 22, 2008, to establish a branch at 15104 Northumberland Highway, Burgess.

- Granted, May 21, 2008

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- extension to December 1, 2008, to establish a branch between 608 and 644 North Main Street, Kilmarnock.

- Granted, May 20, 2008

Extensions Of Time

Kansas City

Community State Bankshares, Inc., Lamar, Colorado -- extension to August 22, 2008, to become a bank holding company and to acquire Community State Bank (in organization), Lamar.

- Granted, May 20, 2008

International Operations

New York

American Express Bank International, Miami, Florida -- to amend its articles of association to change its name to Standard Chartered International (USA) Limited.

- Approved, May 23, 2008

Membership

Philadelphia

The Merchants National Bank of Bangor, Bangor, Pennsylvania -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, Merchants Bank of Bangor.

- Approved, May 22, 2008

Chicago

West Michigan National Bank & Trust, Frankfort, Michigan -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, West Michigan Bank & Trust.

- Approved, May 21, 2008

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on April 29-30, 2008.

- Published, May 21, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	06/07/2008
			Federal Register:	06/02/2008

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
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NONE

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
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District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL AGRICULTURAL COOPERATIVE FEDERATION, THE	FBSEA	National Agricultural Cooperative Federation, Seoul, Korea, to establish a branch in New York, New York.	Newspaper: Federal Register:	Not available Not applicable
NATIONAL AUSTRALIA BANK LIMITED	FBSEA	The National Australia Bank Limited, Melbourne, Australia, to establish a branch in Chicago, Illinois, under Section 211.24(a)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
STANDARD CHARTERED BANK	FBSEA	Standard Chartered Bank, London, England, to establish representative offices in Atlanta, Georgia, Miami, Florida, and San Francisco and San Diego, California pursuant to Section 211.24(a)(2)(i)(B)(1) of Regulation K.	Newspaper: Federal Register:	06/16/2008 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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2736291	BANCO POPULAR N AMER, NEW YORK, NEW YORK	03/05/2007	04/29/2008	S	Large Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	11/26/2007	05/06/2008	S	Int Sm Bank

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK PA	* Branch	Susquehanna Bank PA, Lancaster, PA, to establish a branch office at Koser Road and Fruitville Pike, Lancaster, PA.	Newspaper:	05/30/2008
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
501815	LUZERNE BK, LUZERNE, PENNSYLVANIA	12/10/2007	04/30/2008	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan to establish a bank branch at 601 South Clark Street, Chicago, IL	Newspaper:	Not available
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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
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NONE

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending May 24, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	* Branch	Benchmark Community Bank, Kenbridge, Virginia, proposes to establish a branch at 290 South Main Street, Halifax, Virginia.	Newspaper: Federal Register:	06/05/2008 Not applicable
Blue Ridge Bank Holdings, Inc.	* 3A1	Blue Ridge Bank Holdings, Inc., Asheville, North Carolina, to become a bank holding company through the retention of 100% of the voting securities of Blue Ridge Savings Bank, Incorporated, Asheville, North Carolina.	Newspaper: Federal Register:	Not available Not available
EAGLE BANCORP, INC.	* 3A5 * 18C * Branch	Eagle Bancorp, Inc., Bethesda, Maryland, to acquire 100% of the voting securities of Fidelity & Trust Financial Corporation, Bethesda, Maryland and thereby indirectly acquire Fidelity & Trust Bank, Bethesda, Maryland.	Newspaper: Federal Register:	Not available 06/16/2008
OLD LINE BANK	* Branch	Old Line Bank, Bowie, Maryland, to establish a branch at 167 Jennifer Road, Suite U, Annapolis, Maryland.	Newspaper: Federal Register:	06/05/2008 Not applicable

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.

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

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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
684325	BANK OF CURRITUCK, MOYOCK, NORTH CAROLINA	01/28/2008	04/29/2008	O	Small Bank
436823	CENTRAL VA BK, POWHATAN, VIRGINIA	02/04/2008	05/05/2008	S	Large Bank

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
BANK OF THE JAMES	LYNCHBURG, VIRGINIA
BANKANNAPOLIS	ANNAPOLIS, MARYLAND
CAPON VALLEY BK	WARDENSVILLE, WEST VIRGINIA
EVB	TAPPAHANNOCK, VIRGINIA
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA
GATEWAY B&TC	ELIZABETH CITY, NORTH CAROLINA
SANDY SPRING BK	OLNEY, MARYLAND
SELECT BK	FOREST, VIRGINIA
TRUPOINT BK	GRUNDY, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCOLOMBIA S.A.	4c8	Bancolombia S.A., Suramericana de Inversiones S.A., Inversiones Argos S.A., all of Medellin, Colombia, and Cementos Argos S.A., Barranquilla, Colombia, to collectively retain 50 percent of their direct and indirect interests in Todo 1 Services, Inc., Medley, Florida, and thereby engage in providing data processing and data transmission services.	Newspaper: Federal Register:	Not applicable 06/10/2008
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
CAJA DE AHORROS Y MONTE DE PIEDAD DE MADRID	* 3A1	Caja de Ahorros y Monte de Piedad de Madrid, along with its subsidiaries, Caja Madrid Cibeles S.A., both of Madrid, Spain, and CM Florida Holdings, Inc., Coral Gables, Florida, to become bank holding companies by acquiring 83 percent of the controlling interest of City National Bancshares, Inc., and its subsidiary, City National Bank of Florida, both of Miami, Florida.	Newspaper: Federal Register:	Not available 06/23/2008
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:	06/04/2008 05/29/2008
Monte de Piedad y Caja de Ahorros San Fernando de Huelva	FBSEA	Monte de Piedad y Caja de Ahorros San Fernando de Huelva, Sevilla, Spain (CAJASOL), to establish a representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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876634	CAPITAL CITY BK, TALLAHASSEE, FLORIDA	01/28/2008	05/19/2008	S	Large Bank
567231	CAPITALSOUTH BK, BIRMINGHAM, ALABAMA	01/14/2008	05/04/2008	S	Int Sm Bank
2508126	FIRST GA CMNTY BK, JACKSON, GEORGIA	09/10/2007	12/31/2007	S	Small Bank
3414046	OLD SOUTHERN BK, ORLANDO, FLORIDA	05/21/2007	09/09/2007	S	Small Bank
3048861	RIVERSIDE BK OF CENT FL, WINTER PARK, FLORIDA	06/04/2007	09/24/2007	S	Small Bank
972237	TRANSATLANTIC BK, MIAMI, FLORIDA	10/15/2007	05/21/2008	S	Int Sm Bank

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
RBC BK GA	ATLANTA, GEORGIA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MIDWEST MINNESOTA-IOWA, NATIONAL ASSOCIATION	Member	Bank Midwest, Spirit Lake, Iowa, to become an Iowa state chartered member of the Federal Reserve System following its conversion from a national bank to a state bank.	Newspaper: Federal Register:	Not applicable Not applicable
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$500,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders of CBG all considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase its indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available Not available
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Central Arizona Bank (in organization), Casa Grande, Arizona.	Newspaper: Federal Register:	Not available 06/20/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Sunrise Bank of Norman (in organization), Norman, Oklahoma.	Newspaper: Federal Register:	Not available 06/20/2008
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Forethought Federal Savings Bank, Batesville, Indiana, and thereby operate a savings association.	Newspaper: Federal Register:	Not available Not available
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	4c8	First Community Financial Partners, Inc., Joliet, Illinois, to continue to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 06/10/2008
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
LIBERTY FINANCIAL SERVICES, INC.	CIC	Notice by Mark R. Peterson, Dakota Dunes, South Dakota, to gain control of Liberty Financial Services, Inc., Sioux City, Iowa, and thereby indirectly Liberty National Bank, Sioux City, Iowa.	Newspaper: Federal Register:	06/03/2008 05/30/2008

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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41245	FARMERS & MRCH BK ORFORDVILLE, ORFORDVILLE, WISCONSIN	11/26/2007	05/05/2008	S	Small Bank
686271	FIRST CHICAGO B&T, ITASCA, ILLINOIS	01/28/2008	04/18/2008	S	Large Bank
566243	GLENWOOD ST BK, GLENWOOD, IOWA	01/14/2008	04/28/2008	S	Small Bank
451246	WAYNE B&TC, CAMBRIDGE CITY, INDIANA	01/14/2008	05/01/2008	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
BYRON BK	BYRON CENTER, MICHIGAN
CHEMICAL BK	MIDLAND, MICHIGAN
COLUMBUS JUNCTION ST BK	COLUMBUS JUNCTION, IOWA
COMMUNITY BK ELMHURST	ELMHURST, ILLINOIS
FIRST MIDWEST BK	ITASCA, ILLINOIS
INDIANA B&TC	COLUMBUS, INDIANA
IRWIN UNION B&TC	COLUMBUS, INDIANA
LOGAN CTY BK	LINCOLN, ILLINOIS
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MARQUETTE BK	CHICAGO, ILLINOIS
NORTHERN TC	CHICAGO, ILLINOIS
PRIMEBANK	LE MARS, IOWA
SECURITY SVG BK	EAGLE GROVE, IOWA
TOWN & CNTRY BK	BUFFALO, ILLINOIS
VILLAGE B&TC	ARLINGTON HEIGHTS, ILLINOIS

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 24, 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 the northwest corner of the intersection of Highway 64 and Rudy Road, Alma, Arkansas.	Newspaper: Federal Register:	06/01/2008 Not applicable
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility located at 1404-A Highway 62/65 North, Harrison, Arkansas.	Newspaper: Federal Register:	06/02/2008 Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
BANK OF CAIRO & MOBERLY	MOBERLY, MISSOURI
BANK OF HILLSBORO	HILLSBORO, MISSOURI
FIRST BK	CREVE COEUR, MISSOURI
FIRST CMNTY BK	MARION, ARKANSAS
FIRST ST BK OF DONGOLA	DONGOLA, ILLINOIS
LAWRENCEBURG BK&TC	LAWRENCEBURG, KENTUCKY
SCOTT COUNTY ST BK	SCOTTSBURG, INDIANA
SOUTHERN COMMERCIAL BK	SAINT LOUIS, MISSOURI
TWIN CITY BK	NORTH LITTLE ROCK, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARTER BANKSHARES, INC.	* 3A3	Charter Bankshares, Inc., Eau Claire, Wisconsin, to acquire 100% of Peregrine Corporation, Chaska, Minnesota, and thereby indirectly acquire Community Bank Corporation, Chaska, Minnesota.	Newspaper: Federal Register:	Not available 06/13/2008
HATTON BANCSHARES, INC.	* 3A5	Hatton Bancshares, Inc., Hatton, North Dakota, to acquire 100 percent of Mahnommen Bancshares, Inc., Mahnommen, Minnesota, and thereby indirectly acquire First National Bank in Mahnommen, Mahnommen, Minnesota.	Newspaper: Federal Register:	Not available 06/05/2008

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
456157	PEOPLES BK WI, HAYWARD, WISCONSIN	01/22/2008	05/13/2008	O	Int Sm Bank

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
DACOTAH BK	ABERDEEN, SOUTH DAKOTA
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA
GLACIER BK	KALISPELL, MONTANA
VALLEY BK OF HELENA	HELENA, MONTANA
WESTERN SECURITY BK	BILLINGS, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
DOWNING PARTNERSHIP, L.P.	* 3A3	Downing Partnership, L.P., Ellis, Kansas, to acquire 12.251 percent of the voting shares of Equity Bancshares, Inc., parent of Equity Bank, N.A., both of Andover, Kansas.	Newspaper: Federal Register:	Not available 06/20/2008
EQUITY BANCSHARES, INC.	* 3A3	Equity Bancshares, Inc., Andover, Kansas, to acquire 100 percent of the voting shares of Ellis State Bank, Ellis, Kansas.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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979151	AUBURN ST BK, AUBURN, NEBRASKA	02/04/2008	05/05/2008	S	Small Bank
295356	FIRST MTN BK, LEADVILLE, COLORADO	01/28/2008	05/01/2008	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA
ANADARKO B&TC	ANADARKO, OKLAHOMA
FARMERS ST BK	WALLACE, NEBRASKA
FIRST AMERICAN ST BK	GREENWOOD VILLAGE, COLORADO
FIVE POINTS BK	GRAND ISLAND, NEBRASKA
PEOPLES BK	LAWRENCE, KANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 24, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ARTESIA BANCSHARES, INC.	4c8	First Artesia Bancshares, Inc., Artesia, New Mexico, to acquire 100 percent of First Financial Services, Inc., Chaparral, New Mexico, and therefore to engage in lending activities pursuant to section 4(c)(8) of the Bank Holding company Act and Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
MCCAMEY FINANCIAL CORPORATION	4c8	McCamey Financial Corporation, Odessa, Texas, and McCamey Financial Delaware Corporation, Dover, Delaware, to acquire indirectly through its 100 percent-owned bank subsidiary, Security State Bank, Odessa, Texas, a 70 percent investment in Venture Finance LLC, Midland, Texas, and thereby engage in lending activities pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 06/06/2008
MENARD BANCSHARES, INC.	CIC	Notice by Mr. Murph M. Compton, Mr. Murph M. Compton, Jr. (individually and as trustee of the Alexander Marie Compton Trust and the Barrett Wesley Compton Trust), both of Menard, Texas, and Ms. Mary Margaret McDonald (individually and as trustee of the Elizabeth Ann McDonald Trust and the Wade Compton McDonald Trust), Plano, Texas; to acquire an interest in Menard Bancshares, Inc., Menard, Texas, and thereby indirectly acquire Menard National Bank, Menard, Texas.	Newspaper: Federal Register:	06/14/2008 06/03/2008
MENARD BANCSHARES, INC.	CIC	Notice by Carolyn V. Kothmann, Menard, Texas, Carl G. Kothmann, Menard, Texas, Benny F. Kothmann, Menard, Texas, Dora L. Wright, Menard, Texas, Stanley C. Kothmann, Southlake, Texas, LaVerne C. Kothmann, Menard, Texas, and Kaddo F. Kothmann, Garden City, Texas, to acquire an interest in Menard Bancshares, Inc., Menard, Texas, and thereby indirectly acquire Menard National Bank, Menard, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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238755	FIRST ST BK, MINERAL WELLS, TEXAS	01/28/2008	05/12/2008	S	Small Bank
423458	SOUTHWEST BK, FORT WORTH, TEXAS	02/25/2008	06/16/2008	S	Int Sm Bank

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
BANK OF THE WEST	EL PASO, TEXAS
COMERICA BK	DALLAS, TEXAS
INDEPENDENT BK OF TX	IRVING, TEXAS
SECURITY BK	RALLS, TEXAS

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 24, 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 06/09/2008
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:	06/13/2008 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:	06/09/2008 05/26/2008
LA JOLLA PACIFIC BANCORP	* 3A1	La Jolla Pacific Bancorp to become a bank holding company by acquiring 100 percent of Home Bank of California, both of San Diego, California.	Newspaper: Federal Register:	06/09/2008 05/22/2008
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:	06/03/2008 05/29/2008

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Third Quarter of 2008 (July 1, 2008 - September 30, 2008)

Institution	Location
BARNES BKG CO	KAYSVILLE, UTAH
COMMUNITY BK OF NV	LAS VEGAS, NEVADA
EAST WEST BK	PASADENA, CALIFORNIA
GOLD CANYON BK	GOLD CANYON, ARIZONA
UNITED SCTY BK	FRESNO, CALIFORNIA