# **Federal Reserve Release**



*H.2* 

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

No. 24

Week Ending June 14, 2008

# **Enforcement**

ANB Bancshares, Inc., Rogers, Arkansas -- written agreement dated January 29, 2008, terminated June 5, 2008.

- Announced, June 9, 2008

# H.2 Actions under delegated authority

**BS&R** Banking Supervision and Regulation **RBOPS** Reserve Bank Operational and Payment System

C&CA Consumer and Comminity Affairs IF International Finance

FOMC Federal Open Market Committee OSDM Office of Staff Director for Management

# Bank Branches, Domestic

## Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to establish a branch at 290 South Main Street, Halifax.

- Approved, June 10, 2008

## Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 601 South Clark Street, Chicago, Illinois.

- Approved, June 11, 2008

## San Francisco

First Utah Bank, Salt Lake City, Utah -- to retroactively establish a branch at 4168 West 12600 South, Riverton.

- Approved, June 11, 2008

## Cleveland

Ohio Heritage Bank, Coshocton, Ohio -- to establish a branch at 1066 Hebron Road, Heath.

- Approved, June 11, 2008

## Richmond

Old Line Bank, Bowie, Maryland -- to establish a branch at 167 Jennifer Road, Annapolis.

- Approved, June 11, 2008

# **Bank Holding Companies**

### San Francisco

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington -- to acquire an interest in Whitman Bancorporation Incorporated, Colfax, and thereby acquire Whitman Bank.

- Approved, June 12, 2008

### Atlanta

Commerce National Bankshares of Florida, Inc., Winter Park, Florida -- relief from a commitment.

- Returned, June 12, 2008

# Chicago

First Community Financial Partners, Inc., Joliet, Illinois -- to continue to engage de novo in extending credit and servicing loans.

- Approved, June 13, 2008

## Kansas City

First Financial Bancshares, Inc., Lawrence, Kansas -- to acquire Great American Bank, De Soto.

- Approved, June 11, 2008

## Boston

Greenfield Bancorp, MHC, Greenfield, Massachusetts -- to acquire Greenfield Co-operative Bank, Greenfield, in connection with the reorganization of Greenfield Bancorp, MHC, from mutual to stock form.

- Approved, June 12, 2008

# **Bank Holding Companies**

### **Boston**

Higher One, Inc., New Haven, Connecticut -- to become a bank holding company in connection with the formation of Higher One Bank, New Haven.

- Withdrawn, June 12, 2008

#### Atlanta

Hometown Banking Company, Inc., Fort Pierce, Florida -- to retain an interest in Hometown of Homestead Banking Company, Homestead, and its subsidiary bank, 1st National Bank of South Florida.

- Approved, June 13, 2008

## New York

ICICI Bank Limited, Mumbai, India -- to purchase certain assets of Global Investment Management, Princeton, New Jersey, and thereby engage in financial and investment advisory activities.

- Approved, June 12, 2008

## Philadelphia

Landmark Bancorp, Inc., Pittston, Pennsylvania -- to become a bank holding company and to acquire Landmark Community Bank, Pittston.

- Approved, June 13, 2008

## **Dallas**

McCamey Financial Corporation, Odessa, Texas, and McCamey Financial Delaware Corporation, Dover, Delaware -- to acquire through its subsidiary bank, Security State Bank, Odessa, an interest in Venture Finance LLC, Midland, and thereby engage in certain lending activities.

- Approved, June 11, 2008

# **Bank Holding Companies**

Director, BS&R

Passumpsic Bancorp, St. Johnsbury, Vermont -- relief from certain commitments.

- Granted, June 13, 2008

## Atlanta

The Southern Banc Company, Inc., Gadsden, Alabama -- to become a bank holding company and thereby retain control of The Southern Bank Company, Gadsden, upon its conversion from a federal savings bank to a state-chartered commercial bank.

- Approved, June 11, 2008

# Bank Mergers

# Kansas City

Metcalf Bank, Lees Summit, Missouri -- to merge with First Kansas Bank and Trust Company, Gardner, Kansas, and thereby establish branches at 109 East Main, 900 East Main, 830 East Main, and 405 East Nelson, Edgerton.

- Approved, June 12, 2008

## Secretary

SunTrust Bank, Atlanta, Georgia -- to merge with Gainesville Bank & Trust, Gainesville; Mountain State Bank, Dawsonville; First National Bank of Gwinnett, Duluth; First National Bank of the South, Milledgeville; Home Town Bank of Villa Rica, Villa Rica; Community Trust Bank, Hiram; and United Bank & Trust Company, Rockmart; and thereby establish twenty-two branches.

- Approved, June 12, 2008

# Federal Reserve Bank of Boston

# Filings received during the week ending June 14, 2008

Filer Filing Type Filing Proposal End of Comment Period

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### **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

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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# Federal Reserve Bank of New York

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

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### Federal Reserve Bank of New York

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# Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commen	t Period
BRYN MAWR BANK CORPORATION	4e8	Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania, to acquire 100 percent of JNJ Holdings, LLC, and its two wholly owned subsidiaries, Lau Associates, LLC and Lau Professional Services, LLC, all Delaware Limited Liability Companies, and thereby engage in financial and investment advisory activities pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
NOVA FINANCIAL HOLDINGS, INC	* 3A3	Nova Financial Holdings, Inc., Berwyn, PA, to acquire Pennsylvania Business Bank, Philadelphia, PA.	Newspaper: Federal Register:	Not available 07/07/2008
SUSQUEHANNA BANK PA	* 18C	Susquehanna Bank DV, Bryn Mawr, PA, and Susquehanna Bank, Hagerstown, MD, to merge with and into Susquehanna Bank PA, Lancaster, PA.	Newspaper: Federal Register:	Not available Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Philadelphia

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# Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establsih a branch at 656 West Market Street, Akron, OH.	Newspaper: Federal Register:	06/14/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establsih a branch at 1603 West 16th Street, Oak Brook, IL.	Newspaper: Federal Register:	06/15/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establsih a branch at 9035 LaFontana Boulevard, Boca Raton, FL.	Newspaper: Federal Register:	06/15/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 9035 100 2nd Street South, St. Petersburg, FL.	Newspaper: Federal Register:	06/15/2008 Not applicable
Lewis County Capital Corporation	* 3A1	Application by Lewis County Capital Corporation, Ladera Ranch, California to form a bank holding company and acquire 100 percent of the outstanding voting shares and thereby control First Community Bank, Lewis County, Vanceburg, Kentucky	Newspaper: Federal Register:	Not available Not available

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## Federal Reserve Bank of Cleveland

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# Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	06/17/2008 06/20/2008
FIRST FEDERAL SAVINGS BANK OF VIRGINIA	Member	Virginia Commonwealth Bank, Petersburg, Virginia (formerly First Federal Savings Bank of Virginia), to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch at 3996 Coal Heritage Road, Bluewell, West Virginia.	Newspaper: Federal Register:	06/27/2008 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### Federal Reserve Bank of Richmond

#### **Availability of CRA Public Evaluations**

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# Federal Reserve Bank of Atlanta

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
GUARDIAN BANCSHARES, INC.	CIC	Prior change in control notice filed by Charles R. Vawter and Janet J. Vawter, both of Sylacauga, Alabama, to acquire 13 percent of the outstanding shares of Guardian Bancshares, Inc., and its subsidiary, Alabama Trust Bank, N.A., both of Sylacauga, Alabama.	Newspaper: Federal Register:	06/19/2008 06/18/2008
GUARDIAN BANCSHARES, INC.	CIC	Prior change in control notice filed by Oliver H. Allen, Debbie Allen Armstrong, Timothy W. Allen, Bill Hamilton, Mary-Harmon Armstrong, Olivia C. Armstrong, Katlyn B. Allen, Robert K. Allen, Sr., Peggy H. Allen, Robert K. Allen, Jr., and William Keith Allen, Sr., all of Sylacauga, Alabama, to collectively acquire 19 percent of the outstanding shares of Guardian Bancshares, Inc., and its subsidiary, Alabama Trust Bank, N.A., both of Sylacauga, Alabama.	Newspaper: Federal Register:	06/19/2008 06/18/2008
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
RMB HOLDINGS, INC.	* 3A1 * 3A3	RMB Holdings, LLC, Birmingham, Alabama, to become a bank holding company by acquiring up to 25 percent of the outstanding shares of Americus Financial Services, Inc. (BHC), and its subsidiary, Red Mountain Bank, N.A. (Bank), both of Birmingham, Alabama. In addition, ATB Management, LLC, Birmingham, Alabama, to acquire up to 25 percent of the BHC and Bank.	Newspaper: Federal Register:	Not available 06/27/2008
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1620 Martin Luther King Jr. Boulevard, Suite 112, Raleigh, North Carolina, to be known as the MLK Pine Hills Office.	Newspaper: Federal Register:	06/20/2008 Not applicable

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### Federal Reserve Bank of Atlanta

#### **Availability of CRA Public Evaluations**

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Institution

RSSD

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# Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t Period
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 it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 06/27/2008
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 Central Arizona Bank (in organization), Casa Grande, Arizona.	Newspaper: Federal Register:	06/20/2008 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 FFSB Financial Corporation, Lansing, Michigan, and thereby indirectly acquire Forethought Federal Savings Bank, Batesville, Indiana, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 06/27/2008
GREENWOODS FINANCIAL GROUP, INC.	4c8	12-day Notice - Greenwoods Financial Group, Inc., Lake Mills, Wisconsin, proposes to engage in originating, selling and servicing participation loans to independent pharmacists through its subsidiary, Greenwoods Pharmacy Financial, LLC.	Newspaper: Federal Register:	Not applicable Not applicable
GUTHRIE COUNTY BANCSHARES, INC.	4c8	12-day Notice-Guthrie County Bancshares, Inc., Guthrie Center, Iowa, proposes to engage in real estate and personal property appraising through its subsidiary, Guthrie County Abstract Co., Guthrie Center, Iowa.	Newspaper: Federal Register:	Not applicable Not applicable
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
IRWIN FINANCIAL CORPORATION	Investment	Reg K - Irwin Financial Corporation, Columbus, Indiana, to make an investment in Irwin Commercial Finance Canada Corporation, Vancouver, British Columbia, Canada.	Newspaper: Federal Register:	Not applicable Not applicable

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# Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t Period
ITEAM COMPANIES, INC.	CIC	Notice by James A. Button, Mequon, Wisconsin, Michael J. McGuire, Oak Lawn, Illinois, Robert C. Olson, Palos Hills, Illinois, Mark S. Poker, Brookfield, Wisconsin, and Thomas W. Tice, Key Largo, Florida, as co-trustees of the KJ Childrens Trust, Brookfield, Wisconsin, to acquire greater than 25 percent of the voting shares of iTeam Companies, Inc., Brookfield, Wisconsin, and thereby indirectly acquire control of Kenney Bank and Trust, Kenney, Illinois.	Newspaper: Federal Register:	Not available 06/30/2008
LAFAYETTE COMMUNITY BANCORP	CIC	Notices by John B. Scheumann, Lafayette, Indiana, individually and as trustee of the John B. Scheumann Grantor Retained Annuity Trust dated April 20, 2004, and the John B. Scheumann Grantor Retained Annuity Trust dated April 20, 2004, to acquire 20.76 percent of Lafayette  Community Bancorp, Lafayette, Indiana, and thereby indirectly acquire Lafayette Community Bank, Lafayette, Indiana, and together with the John B. Scheumann Trust dated December 27, 2002, and June M. Scheumann, Lafayette, Indiana, as trustee of the John B. Scheumann Trust dated December 27, 2002, as a group acting in concert to acquire 25.24 percent of Lafayette Community Bancorp, Lafayette, Indiana, and thereby indirectly acquire Lafayette Community Bank, Lafayette, Indiana.	Newspaper: Federal Register:	Not available 06/25/2008
PRAIRIELAND BANCORP EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership to 47.13 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, as a result of stock redemptions, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois.	Newspaper: Federal Register:	Not available 07/03/2008

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### Federal Reserve Bank of Chicago

#### **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

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

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NONE

CRA

CRA

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

RSSD

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# Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK	* 18C * Branch	Community Bank, Cabot, Arkansas, to merge with Bank of Mountain View, Mountain View, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	07/09/2008 Not applicable
FIRST CITIZENS BANK	* Branch	First Citizens Bank, Elizabethtown, Kentucky, to open a branch at 638 South Dixie Avenue, Radcliff, Kentucky.	Newspaper: Federal Register:	06/20/2008 Not applicable
FIRST NATIONAL CORPORATION OF WYNNE	4c8	First National Corporation of Wynne, Wynne, Arkansas, to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
ROCK BANCSHARES, INC.	* 3A1	Rock Bancshares, Inc., Little Rock, Arkansas, to become a bank holding company through the conversion of its thrift subsidiary, Heartland Community Bank, Bryant, Arkansas, into a state-chartered commercial bank.	Newspaper: Federal Register:	06/25/2008 06/27/2008

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### Federal Reserve Bank of St. Louis

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# Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBT CORPORATION, INC.	* 3A3 * 18C * Branch	CBT Corporation, Inc., which owns Citizens Bank & Trust Company, both of Big Timber, Montana, to acquire 100% of The Continental National Bank of Harlowton, Harlowton, Montana. Citizens Bank & Trust Company to merge with The Continental National Bank of Harlowton and incident thereto establish branch facilities to be located at 332 North Central Avenue, Harlowton, and 121 East 1st Avenue, Ryegate, Montana.	Newspaper: Federal Register:	Not available 07/03/2008
TCF NATIONAL BANK	Other Foreign Investment	TCF National Bank, Wayzata, Minnesota, to establish TCF Bank International, Inc., Wayzata, Minnesota, as an Edge Corporation, and through TCF Bank International, to invest up to \$15 million in a foreign organization, TCF Commercial Finance Canada, Inc., Toronto, Onatario.	Newspaper: Federal Register:	Not applicable 07/03/2008

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#### Federal Reserve Bank of Minneapolis

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# Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period		
BOR BANCORP	CIC	Notice submitted by Peter Joseph Fiene and Jane Frances Fiene, both of Overland Park, Kansas; and the Patrick Robert Fiene Family Irrevocable Trust No. 1, Peter Joseph Fiene, trustee, to acquire control of BOR Bancorp, parent of Bank of Rothville, both in Rothville, Missouri.	Newspaper: Federal Register:	06/25/2008 06/26/2008	
COBIZ BANK	* Branch	CoBiz Bank, Denver, Colorado, to establish a branch at 7150 East Camelback Road, Scottsdale, Arizona.	Newspaper: Federal Register:	06/23/2008 Not applicable	

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### Federal Reserve Bank of Kansas City

#### **Availability of CRA Public Evaluations**

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# Federal Reserve Bank of Dallas

Filer	Filing Type	iling Type Filing Proposal End of Con	End of Commen	t Period
CHARTER BANCSHARES, INC.	* 3A3	Charter Bancshares, Inc., Corpus Christi, Texas, and Charter IBHC, Inc., Wilmington, Delaware, to acquire 51 percent of Charter Alliance Bank, Corpus Christi, Texas (de novo).	Newspaper: Federal Register:	Not available 07/10/2008
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:	06/28/2008 06/12/2008

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### 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 CRA CRA

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment	Period
COEUR D'ALENE BANCORP	* 3A1	Coeur d'Alene Bancorp, Coeur d'Alene, Idaho, to become a bank holding company by acquiring 100 percent of bankcda, Coeur d'Alene, Idaho.	Newspaper: Federal Register:	07/07/2008 07/03/2008
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch facility at 9300 Flair Drive, 4th Floor, El Monte, California.	Newspaper: Federal Register:	06/27/2008 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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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ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

NONE

Institution

RSSD

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act