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**Federal Reserve Release**

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*H.2*

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

*No. 27*

*Week Ending July 5, 2008*

Bank Holding Companies

JPMorgan Chase & Co., New York, New York -- request for an exemption from section 23A of the Federal Reserve Act and Regulation W to allow JPMorgan Chase Bank, National Association, Columbus, Ohio, to purchase certain derivatives businesses of The Bear Stearns Companies, Inc., New York, from JPMorgan Chase & Co.

- Granted, June 30, 2008

Monetary and Financial Policy

Term Auction Facility -- TAF auctions in the amount of \$75 billion each on July 14 and July 28, 2008.

- Announced, July 1, 2008

Enforcement

Bank of York, York, Alabama -- cease and desist order dated August 14, 2006, terminated June 19, 2008.

- Announced, June 30, 2008

First BanCorp, Santurce, Puerto Rico -- cease and desist order dated March 16, 2006, terminated June 24, 2008.

- Announced, June 30, 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

#### Kansas City

CoBiz Bank, Denver, Colorado -- to establish a branch at 7150 East Camelback Road, Scottsdale, Arizona.

- Approved, June 30, 2008

#### Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 4044 Lincoln Boulevard, Marina del Rey, California; 2307 Fenton Parkway, San Diego; and 2915 Townsgate Road, Thousand Oaks.

- Approved, July 3, 2008

#### Secretary

East West Bank, Pasadena, California -- to establish a branch at 9300 Flair Drive, El Monte.

- Approved, July 2, 2008

### Bank Holding Companies

#### Kansas City

Equity Bancshares, Inc., Andover, Kansas -- to acquire Ellis State Bank, Ellis.

- Approved, June 30, 2008

#### Kansas City

FBHC Holding Company, Boulder, Colorado -- to become a bank holding company and to acquire FlatIrons Bank Holding Company, Boulder, and FlatIrons Bank.

- Approved, July 1, 2008

**Bank Holding Companies**

St. Louis

First Arkansas BancShares, Inc., Jacksonville, Arkansas -- waiver of application to acquire Greers Lake State Bank, Greers Ferry, in connection with its merger with BancShares' subsidiary, First Arkansas Bank and Trust, Jacksonville.

- Granted, June 30, 2008

New York

North Jersey Community Bancorp, Inc., Englewood Cliffs, New Jersey -- to become a bank holding company and to acquire North Jersey Community Bank, Englewood Cliffs.

- Approved, July 3, 2008

St. Louis

Reliable Community Bancshares, Inc., Perryville, Missouri -- to acquire Countryside Bancshares, Inc., Republic, and thereby acquire Countryside Bank; and for Countryside Acquisition Corporation, Perryville, to become a bank holding company and to acquire Countryside Bancshares, Inc. and Countryside Bank.

- Approved, July 2, 2008

St. Louis

Rock Bancshares, Inc., Little Rock, Arkansas -- to become a bank holding company upon conversion of its thrift subsidiary, Heartland Community Bank, Bryant, to a state-chartered commercial bank.

- Approved, July 2, 2008

Chicago

Wisconsin Bancorp, Inc., Milwaukee, Wisconsin -- to become a bank holding company and to acquire Mid America Bank, Janesville.

- Approved, July 2, 2008

**Bank Mergers**

Secretary

1st United Bank, Boca Raton, Florida -- to purchase certain assets and assume certain liabilities of Citrus Bank, N.A., Vero Beach, and thereby establish branches.

- Approved, July 3, 2008

**Bank Premises**

Richmond

Peoples Community Bank, Montross, Virginia -- to increase its investment in bank premises.

- Approved, July 3, 2008

**Change In Bank Control**

Atlanta

Guardian Bancshares, Inc., Sylacauga, Alabama -- change in bank control of Bancshares and its subsidiary, Alabama Trust Bank, N.A., Sylacauga.

- Permitted, July 1, 2008

Dallas

Menard Bancshares, Inc., Menard, Texas -- change in bank control of Bancshares and its subsidiary, Menard National Bank, Menard.

- Permitted, July 2, 2008

**Extensions Of Time**

Philadelphia

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- extension to January 14, 2009, to establish a branch at 849 Paoli Pike, West Goshen Township, West Chester.

- Granted, July 2, 2008

**Extensions Of Time**

Kansas City

The Citizens Bank of Edmond, Edmond, Oklahoma -- extension to October 19, 2008, to establish a branch at Pennsylvania and 164th Street, Oklahoma City.

- Granted, July 2, 2008

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTERN BANK CORPORATION	* 3A3	Eastern Bank Corporation, Boston, Massachusetts to acquire MASSBANK Corp. and its subsidiary bank, MASSBANK, both of Reading, Massachusetts, pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Federal Register:	Not available 06/30/2008
STATE STREET INTERNATIONAL HOLDINGS	Other Foreign	To amend Articles of Association	Newspaper: Federal Register:	Not applicable Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2****Federal Reserve Bank of New York****Filings received during the week ending July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY, THE	* Branch	The Adirondack Trust Company, Saratoga Springs, New York, requests approval to establish a full service branch at 376 Bay Road, Queensbury, Warren County, New York.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware ("COIC"), pursuant to Section 211.9(f) of Regulation K, to transfer the minority interest in Citifin S.A., currently held by CitiFinancial Europe plc, to COIC.	Newspaper: Federal Register:	Not applicable Not applicable
NATIONAL AGRICULTURAL COOPERATIVE FEDERATION, THE	FBSEA	National Agricultural Cooperative Federation, Seoul, Korea, to establish a branch in New York, New York.	Newspaper: Federal Register:	06/20/2008 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 INTERNATIONAL (USA) LIMITED	Other Foreign	Standard Chartered International (USA) Limited, Miami, Florida requests approval to amend Articles of Association to change its name to Standard Chartered Bank International (Americas) Limited, pursuant to Section 211.5(c) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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1819366	STERLING BK, MOUNT LAUREL, NEW JERSEY	01/28/2008	07/01/2008	S	Int Sm Bank

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 July 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
RURBAN FINANCIAL CORP.	* 3A5	Application by Rurban Financial Corp.,	Newspaper:	07/24/2008
	* 18C	Defiance, OH to acquire NBM Bancorp, Inc.,	Federal Register:	07/28/2008
	* Branch	Montepelier, OH pursuant to section 3(a)(5) of the Bank Holding Company Act		

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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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 July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF ESSEX	* 18C	Bank of Essex, Tappahannock, Virginia, to merge with TransCommunity Bank, National Association, Manakin-Sabot, Virginia.	Newspaper: Federal Register:	Not available Not applicable
NBRS FINANCIAL BANK	Premises	NBRS Financial Bank, Rising Sun, Maryland, to increase its investment in bank premises in the amount of \$500,000.	Newspaper: Federal Register:	Not applicable Not applicable
RBC BANK (USA)	* Branch	RBC Bank (USA), Raliegh, North Carolina, proposes to establish a branch at 5640 Roswell Road NE, Atlanta, Georgia.	Newspaper: Federal Register:	07/14/2008 Not applicable
TCB CORPORATION	4c8	TCB Corporation, Greenwood, South Carolina, to acquire 73.839% of the voting stock of Greenwood Capital Associates, LLC, Greenwood, South Carolina, and thereby engage in financial and investment advisory services.	Newspaper: Federal Register:	Not applicable Not available
UNION BANK AND TRUST COMPANY	* 18C	Union Bank and Trust Company, Bowling Green, Virginia, to merge with Bay Community Bank, Newport News, Virginia.	Newspaper: Federal Register:	Not available Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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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- 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 July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi, to acquire up to an additional 0.67 percent of the voting shares of common stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its wholly-owned bank subsidiaries, Community Bank of North Mississippi, Amory, Mississippi; Community Bank of Mississippi, Forest, Mississippi; Community Bank Meridian, Meridian, Mississippi; Community Bank, N.A., Memphis, Tennessee; Community Bank, Ellisville, Ellisville, Mississippi; Community Bank Coast, Biloxi, Mississippi; its 100 percent owned middle-tier bank holding company Community Holding Company of Alabama, Brandon, Mississippi, and its wholly-owned subsidiary bank Community Bank, N.A., Mobile, Alabama, pursuant to section 3(a)(3) of the Bank Holding Company Act. The acquisition will increase Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan's ownership in Community Bancshares of Mississippi, Inc., to a maximum of 18.99 percent.	Newspaper: Federal Register:	08/06/2008 08/01/2008
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
OLD SOUTHERN BANK	* Branch	Old Southern Bank, Orlando, Florida, to establish a branch located at 8910 Turkey Lake Road, Orlando, Florida, to be known as the Sand Lake Branch.	Newspaper: Federal Register:	07/09/2008 Not applicable
PERRY BANKING COMPANY, INC.	CIC	After-the-fact change in control notice by Mark R. Dickert Revocable Living Trust, Mark R. Dickert, Lori Dickert and Paul W. Dickert, trustees; Paul W. Dickert; Laura H. Dickert; Jerry D. Dickert Revocable Living Trust, Mark R. Dickert and Paul W. Dickert, trustees; and Coleene S. Dickert Revocable Living Trust, Mark R. Dickert and Paul W. Dickert, trustees. to retain 76.47 percent of the outstanding stock of Perry Banking Company and its subsidiary, Citizens State Bank, both of Perry, Florida.	Newspaper: Federal Register:	07/16/2008 Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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
664336	METRO BK OF DADE CTY, MIAMI, FLORIDA	03/10/2008	06/26/2008	S	Int Sm Bank

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 July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BROADWAY BANCORP, INC.	CIC	Notice by Demetris Giannoulis, Evanston, Illinois, individually and as Trustee of the Broadway DG Trust, George Giannoulis, Chicago, Illinois, individually and as Trustee of the Broadway GG Trust and the George Broadway Revocable Trust, the Broadway DG Trust, Evanston, Illinois, the Broadway GG Trust, Chicago, Illinois, and the George Broadway Revocable Trust, Chicago, Illinois, to acquire 25 percent or more of the voting shares of Broadway Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquire Broadway Bank, Chicago, Illinois.	Newspaper: Federal Register:	07/17/2008 07/22/2008
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire 100 percent of the voting shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire PFF Bank & Trust, Pomona, California, and thereby operate a savings association, Diversified Builders Services, Inc., Rancho Cucamonga, California, and thereby to engage in extending credit and servicing loans, Glencrest Investment Advisers, Rancho Cucamonga, California, and thereby to engage in financial and investment advisory services, and Pomona Financial Services, Rancho Cucamonga, California, and thereby to engage in trust company functions.	Newspaper: Federal Register:	Not available 07/25/2008
FIRST MICHIGAN BANCORP, INC.	CIC	Notice by a group acting in concert, composed of Gary Shiffman, West Bloomfield, Michigan, Arthur Weiss, Farmington Hills, Michigan, Ronald Klein, Bloomfield Hills, Michigan, Paul Hodges, Orchard Lake, Michigan, Roman Ferber, West Bloomfield, Michigan, David Freidman, West Bloomfield, Michigan, Steven Freidman, West Bloomfield, Michigan, Brian Wenzel, Howell, Michigan, Sheldon Yellen, Bloomfield Hills, Michigan, Gary Torgow, Oak Park, Michigan, Dov Loketch, Oak Park, Michigan, Joseph Nusbaum, Oak Park, Michigan, David Provost, Birmingham, Michigan, Max Berlin, Southfield, Michigan, Donald Coleman, Bonita Springs, Florida, Albert Papa, Birmingham, Michigan, Robert Naftaly, West Bloomfield, Michigan, Thomas Schellenberg, Cross Village, Michigan, Thomas Brown, Farmington Hills, Michigan, Christine Otto, Oxford, Michigan, James Dunn, Livonia, Michigan, Gary Sakwa, Bloomfield Hills, Michigan, and Frank Hennessey, Ocala, Florida, to acquire over 25 percent of the outstanding voting shares of First Michigan Bancorp, Inc., Troy, Michigan, and thereby to indirectly acquire control of First Michigan Bank, Troy, Michigan.	Newspaper: Federal Register:	Not available 07/21/2008

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish branches at the following locations: 1) 2369 North Morton Street, Franklin, Indiana, 2) 136th and Olio Road, Fishers, Indiana, 3) 2722 East Burleigh Boulevard, Tavares, Florida, and 4) 2363 Vanderbilt Beach Road, Naples, Florida.	Newspaper: Federal Register:	Not available Not applicable
Niagara Bancorporation, Inc.	3A1	Niagara Bancorporation, Inc., Niagara, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of The First National Bank of Niagara, Niagara, Wisconsin.	Newspaper: Federal Register:	Not applicable Not applicable
PINNACLE CAPITAL CORPORATION	* 3A1	Pinnacle Capital Corporation, Marshalltown, Iowa, to become a bank holding company by acquiring 100 percent of the voting shares of Pinnacle Bank, Marshalltown, Iowa.	Newspaper: Federal Register:	Not available 07/18/2008

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
1917301	LAKE FOREST B&TC, LAKE FOREST, ILLINOIS	09/10/2007	06/19/2008	S	Large Bank
2239288	NORTH SHORE CMNTY B&T, WILMETTE, ILLINOIS	11/05/2007	06/02/2008	NI	Large Bank
667832	STATE BK ARTHUR, ARTHUR, ILLINOIS	02/12/2008	06/05/2008	S	Small Bank
78643	STATE BK VIROQUA, VIROQUA, WISCONSIN	03/03/2008	06/23/2008	S	Small Bank

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 July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to acquire 100 percent of Union Bancshares of Benton, Inc., Benton, Arkansas, and thereby indirectly acquire The Union Bank of Benton, Benton, Arkansas.	Newspaper:	07/17/2008
			Federal Register:	07/14/2008
HEARTLAND COMMUNITY BANK	Member	Heartland Community Bank, Bryant, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 32 North Central Avenue, Harlowton, and 121 East 1st Avenue, Ryegate, Montana.	Newspaper: Federal Register:	Not available 07/03/2008
FINANCIAL SERVICES OF SAINT CROIX FALLS, INC.	CIC	Change in Control notice by Lawrence C. Holtz, Edina, Minnesota, to retain control of 25% or more of the shares of Financial Services of Saint Croix Falls Inc., Saint Croix Falls, Wisconsin, and thereby indirectly retain control of Eagle Valley Bank, National Association, Saint Croix, Wisconsin.	Newspaper: Federal Register:	Not available 07/16/2008
GLACIER BANK	* Branch	Glacier Bank, Kalispell, Montana, to establish a branch facility to be located at 7100 Highway 93 South, Lakeside, Montana.	Newspaper: Federal Register:	07/11/2008 Not applicable
KIMBERLY LEASING CORPORATION	CIC	Notice by Brian K. Solsrud, Minneapolis, Minnesota, Gregory A. Solsrud, Dunwoody, Georgia, Corinne E. Solsrud, Mosinee, Wisconsin, and Rachel A. Solsrud Goodell, Augusta, Wisconsin, individually and as a group acting in concert to acquire control of Kimberly Leasing Corporation, Augusta, Wisconsin and thereby indirectly acquire control of Unity Bank, Rush City, Minnesota.	Newspaper: Federal Register:	Not available Not available
NATCOM BANCSHARES, INC.	* 3A5	NATCOM Bancshares, Inc., Superior, Wisconsin, to acquire 100 percent of Superior Bancorporation, Ltd., Superior, Wisconsin, and thereby indirectly acquire Community Bank, Superior, Wisconsin.	Newspaper: Federal Register:	Not available 08/01/2008



**District: 9**

**Federal Reserve Bank of Minneapolis**

**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
34153	AMERICAN BK, SAINT PAUL, MINNESOTA	02/04/2008	06/25/2008	O	Int Sm Bank
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	11/26/2007	06/18/2008	O	Small Bank

**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 July 5, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS SECURITY BANK & TRUST COMPANY	* 18C * Branch	Citizens Security Bank & Trust Company, Bixby, Oklahoma, to merge with The Bank of Commerce, Wetumka, Oklahoma, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
ROCKY MOUNTAIN BANK	* Branch	Rocky Mountain Bank, Wilson, Wyoming, to establish a branch at 890 West Broadway, Jackson, Wyoming; and to relocate its main office from Rock Springs, Wyoming, to Wilson, Wyoming, thereby establishing Rock Springs, Wyoming as a branch.	Newspaper: Federal Register:	Not available Not applicable
STOCKMENS FINANCIAL CORPORATION	* 3A3	Stockmens Financial Corporation, Rapid City, South Dakota, to acquire 100 percent of the voting shares of Homestead Financial Corporation, parent of The First National Bank and Trust, both in Beatrice, Nebraska.	Newspaper: Federal Register:	08/02/2008 06/30/2008
STOCKMENS LIMITED PARTNERSHIP	* 3A1	Stockmens Limited Partnership, Rapid City, South Dakota, to become a bank holding company through the direct acquisition of 66.85 percent of the voting shares of Stockmens Financial Corporation, Rapid City, South Dakota, parent of Security First Bank, Lincoln, Nebraska; and through the indirect acquisition of 100 percent of Homestead Financial Corporation, parent of The First National Bank and Trust, both in Beatrice, Nebraska.	Newspaper: Federal Register:	08/02/2008 07/28/2008

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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
921655	COTTONWOOD VALLEY BK, CEDAR POINT, KANSAS	04/07/2008	06/18/2008	S	Small Bank
2371508	FIRST BANKCENTRE, BROKEN ARROW, OKLAHOMA	03/10/2008	06/12/2008	S	Small Bank
955959	SECURITY ST BK, BASIN, WYOMING	03/03/2008	05/29/2008	S	Small Bank
555658	SHERIDAN ST BK, SHERIDAN, WYOMING	02/25/2008	05/28/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
LONE STAR STATE BANK OF WEST TEXAS	* 18C * Branch	Lone Star State Bank of West Texas, Lubbock, Texas, to merge with First Bank of Brownfield, Brownfield, Texas, and establish a branch at 2599 74th Street, Lubbock, Texas 79423.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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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- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 5, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CRESCENT CAPITAL VI LLC	* 3A1	Crescent Capital VI LLC, Bellevue, Washington, to become a bank holding company by acquiring up to 30 percent of Cowlitz Bancorp, and indirectly its subsidiary, Cowlitz Bank, both of Longview, Washington.	Newspaper:	07/29/2008
			Federal Register:	07/24/2008
SAGEBRUSH PARTNERS LLLP	* 3A1 4c8	Sagebrush Partners LLLP, to: 1) become a bank holding company by acquiring up to 51.01 percent of Grand Valley Corporation, both of Grand Junction, Colorado, and indirectly its subsidiary, Grand Valley National Bank, Heber City, Utah, pursuant to section 3(a)(1) of the Bank Holding Company Act; and 2) to engage de novo, indirectly, in extending credit and servicing loans, pursuant to section 4(c)(8) of the Bank Holding Company Act, and section 225.28(b)(1) of Regulation Y.	Newspaper:	Not available
			Federal Register:	07/24/2008

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act