
Federal Reserve Release



H.2

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

No. 28

Week Ending July 12, 2008

Testimony And Statements

Monetary Policy Objectives -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on July 15, and before the House Committee on Financial Services on July 16, 2008.

- Authorized, July 11, 2008

Over-the-Counter Derivatives -- statement by Patrick Parkinson, deputy director, Division of Research and Statistics, before the Subcommittee on Securities, Insurance, and Investment of the Senate Committee on Banking, Housing, and Urban Affairs on reducing risks and improving oversight of the OTC credit derivatives market.

- Published, July 9, 2008

Regulatory Restructuring -- statement by Chairman Bernanke before the House Committee on Financial Services on financial regulation and financial stability.

- Published, July 10, 2008

Regulations And Policies

Monetary Policy -- report to Congress.

- Authorized, July 9, 2008

Securities and Exchange Commission -- memorandum of understanding between the Board and the Securities and Exchange Commission regarding coordination and information sharing in areas of common regulatory and supervisory interest.

- Announced, July 7, 2008

H.2 Actions under delegated authority

July 6, 2008 to July 12, 2008

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

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

AuburnBank, Auburn, Alabama -- to establish a branch at 2315 Bent Creek Road, Auburn.

- Approved, July 11, 2008

Atlanta

CapStar Bank (in organization), Nashville, Tennessee -- to establish a mobile branch to serve Davidson, Williamson, Rutherford, Wilson, Cheatham, Dickson, Sumner, and Robertson Counties.

- Approved, July 8, 2008

Atlanta

TriSummit Bank, Kingsport, Tennessee -- to establish a branch at 862 Med Tech Parkway, Johnson City.

- Approved, July 11, 2008

Bank Holding Companies

Philadelphia

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- to acquire JNJ Holdings, LLC, and its two subsidiaries, Lau Associates, LLC and Lau Professional Services, LLC, all of Delaware, and thereby engage in financial and investment advisory activities.

- Approved, July 11, 2008

Bank Holding Companies

Minneapolis

CBT Corporation, Inc., Big Timber, Montana -- to acquire The Continental National Bank of Harlowton, Harlowton; and for CBT's subsidiary, Citizens Bank & Trust Company, Big Timber, to merge with The Continental National Bank of Harlowton and thereby establish branches in Harlowton and Ryegate.

- Approved, July 9, 2008

Richmond

First Citizens Bancorporation, Inc., Columbia, South Carolina, and First Citizens Bank and Trust Company, Inc. -- waiver of application in connection with the acquisition of Community Bankshares, Inc., Orangeburg, and its subsidiary, Community Resource Bank, N.A., to facilitate the merger of Community Resource Bank with and into First Citizens Bank and Trust Company, Columbia.

- Granted, July 7, 2008

St. Louis

Lea M. McMullan Trust, Shelbyville, Kentucky -- to acquire Golden Triangle Bancshares, Inc., Campbellsburg, and thereby acquire Citizens Bank, New Liberty; and for Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, to acquire Golden Triangle Bancshares, Inc., and thereby acquire Citizens Bank.

- Approved, July 11, 2008

Kansas City

Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire First Azle Bancshares, Inc., Azle, Texas, and its subsidiaries, Wood Financial Group, Inc., Dover, Delaware, and First Bank, Azle, Texas.

- Approved, July 9, 2008

Bank Holding Companies

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- to increase its ownership of Prairieland Bancorp, Inc., Bushnell, and thereby increase its ownership of Farmers and Merchants State Bank of Bushnell.

- Approved, July 9, 2008

Richmond

Virginia BanCorp, Inc., Petersburg, Virginia -- to become a bank holding company and to acquire Virginia Commonwealth Bank (formerly First Federal Savings Bank of Virginia), Petersburg.

- Approved, July 11, 2008

Banks, Foreign

Director, BS&R

Depfa Bank plc, Dublin, Ireland -- request for a determination under Regulation K.

- Approved, July 8, 2008

Change In Bank Control

Kansas City

CCB Financial Corporation, Kansas City, Missouri -- change in bank control of Corporation and its subsidiary banks, Country Club Bank, N.A., Prairie Village, Kansas, and MidAmerican Bank and Trust Company, N.A., Leavenworth.

- Permitted, July 11, 2008

St. Louis

Clark County Bancshares, Inc., Wyaconda, Missouri. -- change in bank control of Bancshares and its subsidiary bank, Peoples Bank, Kahoka.

- Permitted, July 11, 2008

Change In Bank Control

St. Louis

Memphis Bancshares, Inc., Memphis, Missouri -- change in bank control of Bancshares and its subsidiary bank, Community Bank, Memphis.

- Permitted, July 11, 2008

Kansas City

MidAmerican Bancshares, Inc., Kansas City, Missouri -- change in bank control of Bancshares and its subsidiary bank, Allen Bank and Trust Company, Harrisonville.

- Permitted, July 11, 2008

Kansas City

Platte County Bancshares, Inc., Platte City, Missouri -- change in bank control of Bancshares and its subsidiary bank, Platte Valley Bank of Missouri, Platte City.

- Permitted, July 11, 2008

Minneapolis

West 12 Bancorporation, Inc., Danvers, Minnesota -- change in bank control of Bancorporation and its subsidiary bank, State Bank of Danvers, Danvers.

- Permitted, July 8, 2008

Extensions Of Time

San Francisco

AmBancorp, Provo, Utah -- extension to October 9, 2008, to become a bank holding company and to acquire American Bank of Commerce, Inc., Provo.

- Granted, July 11, 2008

Extensions Of Time

Dallas

PlainsCapital Bank, Lubbock, Texas -- extension to October 10, 2008, to establish a branch at 3707 Camp Bowie Boulevard, Fort Worth.

- Granted, July 10, 2008

Financial Holding Companies

Dallas

First Private Holdings, Inc., Dallas, Texas -- election to become a financial holding company.

- Effective, July 7, 2008

International Operations

New York

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

- Approved, July 10, 2008

Membership

Atlanta

CapStar Bank (in organization), Nashville, Tennessee -- to become a member of the Federal Reserve System.

- Approved, July 8, 2008

St. Louis

Heartland Community Bank, Bryant, Arkansas -- to become a member of the Federal Reserve System.

- Approved, July 11, 2008

Membership

Richmond

Virginia Commonwealth Bank (formerly First Federal Savings Bank of Virginia),
Petersburg, Virginia -- to become a member of the Federal Reserve System.

- Approved, July 11, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
AVON CO-OPERATIVE BANK	Member	Avon Co-operative Bank, Avon, Massachusetts - application for membership in the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable
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:	07/25/2008 07/25/2008

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	07/28/2008 Not available
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. (RSSD #3797990)	Newspaper: Federal Register:	07/11/2008 Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to invest through Citibank Colombia, in Camara de Riesgo Central de Contraparte S.A.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to invest in Citibank Savings, Inc. and CITIFINANCIAL CORPORATION, both of the Philippines.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to invest in BOOC Leasing International Co., Ltd.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank Mercado de Capitales, C.A., Citimerca Asesora de Inversion y Casa de Bolsa.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to invest in Citi Valores de El Salvador S.A. de C.V.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to invest in Acciones y Valores, S.A. de C.V.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSB BANCORP, INC.	* 4c8	CSB Bancorp, Inc., Millersburg, Ohio, to acquire	Newspaper:	Not available
	* 18C	Indian Village Bancorp, Inc. and its thrift	Federal Register:	Not available
	* Branch	subsidiary, Indian Village Community Bank, both of Gnadenhutten, Ohio		
MADISON BANK	Member	Application by Madison Bank, Richmond, KY, to become a member of the Federal Reserve System	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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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
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 July 12, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF ESSEX	* 18C * Branch	Bank of Essex, Tappahannock, Virginia, to merge with TransCommunity Bank, National Association, Manakin-Sabot, Virginia.	Newspaper: Federal Register:	07/24/2008 Not applicable
DAVIS TRUST FINANCIAL CORPORATION	CIC	Mr. Christopher James Polino, Elkins, West Virginia, to control 15.1% of Davis Trust Financial Corporation, Elkins, West Virginia.	Newspaper: Federal Register:	07/22/2008 07/29/2008
RIVER CITY BANK	* Branch	River City Bank, Mechanicsville, Virginia, purposes to establish a branch at 10374 South Leadbetter Road, Ashland, Virginia.	Newspaper: Federal Register:	Not available 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 07/25/2008
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:	08/01/2008 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.

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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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
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 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST GEORGIA COMMUNITY CORP.	CIC	Prior change in control notice filed by George Lamar Weaver, Jackson, Georgia, to acquire 17.46 percent of the outstanding shares of First Georgia Community Corp., and its subsidiary, First Georgia Community Bank, both of Jackson, Georgia. Total pro forma ownership will equal 20.65 percent.	Newspaper: Federal Register:	07/17/2008 Not available
FIRST GEORGIA COMMUNITY CORP.	CIC	Prior change in control notice filed by Charles R. Carter, Sr., Jackson Georgia, to acquire 12.67 percent of the outstanding shares of First Georgia Community Corp., and its subsidiary, First Georgia Community Bank, both of Jackson, Georgia. Total pro forma ownership will equal 15.36 percent.	Newspaper: Federal Register:	07/17/2008 Not available
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
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 07/25/2008

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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COUNTRY BANCORPORATION	4c8	Country Bancorporation, Crawfordsville, Iowa, to retain the non-banking activity of extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 07/30/2008
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 AMERICAN BANK	* Branch	First American Bank, Fort Dodge, Iowa, to establish a branch facility to be located at 3360 Pine Ridge Road, Building 200, Naples, Florida.	Newspaper: Federal Register:	06/24/2008 Not applicable
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 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5	Hometown Community Bancorp, Inc., Morton, Illinois and Hometown Community Bancorp Employee Stock Ownership Plan and Trust, Morton, Illinois, to merge with Alpha Financial Group, Inc., Toluca, Illinois and Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, and thereby indirectly acquire Alpha Community Bank, Toluca, Illinois, and the related application by Morton Community Bank, Morton, Illinois, to merge with Alpha Community Bank, Toluca, Illinois, and thereby to establish 4 branches.	Newspaper:	Not available
	* 18C		Federal Register:	08/08/2008
	* Branch			
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:	Not available
			Federal Register:	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:	07/11/2008
			Federal Register:	06/30/2008
LWCBancorp, Inc.	* 3A1	LWCBancorp, Inc., New Lenox, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Lincolnway Community Bank, New Lenox, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	Not applicable
NORTHERN TRUST CORPORATION	4c8	Northern Trust Corporation, Chicago, Illinois, to acquire substantially all of the assets and liabilities of Lakepoint Investment Partners LLC, Cleveland, Ohio, and thereby to engage in financial and investment advisory activities.	Newspaper:	Not applicable
			Federal Register:	07/31/2008
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:	07/20/2008
			Federal Register:	07/18/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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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 July 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 6851 Lonetree Boulevard, Rocklin, California.	Newspaper:	07/25/2008
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending July 12, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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 07/29/2008
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
WILCOX BANCSHARES, INC.	CIC	Notice by Noah Wynter Wilcox, Grand Rapids, Minnesota, to join a group acting in concert with Steven Monroe Wilcox, Grand Rapids, Minnesota, to acquire control of Wilcox Bancshares, Grand Rapids, Minnesota, and thereby indirectly acquire control of Grand Rapids State Bank, Grand Rapids, Minnesota.	Newspaper: Federal Register:	Not available 07/29/2008

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	08/04/2008 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

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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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
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 July 12, 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: Federal Register:	Not available Not applicable
POST OAK BANCSHARES, INC.	3A1	Post Oak Bancshares, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Post Oak Bank, N.A., Houston, Texas.	Newspaper: Federal Register:	Not applicable 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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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending July 12, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELTA NATIONAL BANCORP	CIC	Notice by Toinette Rossi, Manteca, California, to acquire additional shares of Delta National Bancorp, and thereby indirectly control its subsidiary, Delta Bank, N.A., both of Manteca, California.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	08/01/2008 07/24/2008
SUMMIT BANKING COMPANY	* 3A1	Summit Banking Company to become a bank holding company by acquiring 100 percent of Summit Bank, both of Burlington, Washington.	Newspaper: Federal Register:	Not available 08/08/2008

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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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