
Federal Reserve Release



H.2

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

No. 29

Week Ending July 19, 2008

Testimony And Statements

Equal Credit Opportunity Act -- statement by Sandra F. Braunstein, director, Division of Consumer and Community Affairs, before the Subcommittee on Oversight and Investigations of the House Committee on Financial Services on whether data on applicants' personal characteristics should be collected for non-mortgage loans.

- Published, July 17, 2008

Regulations And Policies

Basel Capital Accord -- final interagency guidance on the supervisory review process for capital adequacy (Pillar 2) related to implementation of the Basel II advanced capital framework (Docket No. OP-1322).

- Approved, July 14, 2008

Federal Reserve Bank of New York -- authorization for the Federal Reserve Bank of New York to lend to Fannie Mae and Freddie Mac should such lending prove necessary.

- Approved, July 13, 2008

Home Mortgage Lending -- final amendments to Regulation Z (Truth in Lending) under the Home Ownership and Equity Protection Act to protect consumers from unfair, abusive, or deceptive mortgage lending and servicing practices and revise certain disclosure requirements; and publication for comment of revisions to Regulation C (Home Mortgage Disclosure) to make rules for reporting higher-priced loans consistent with Regulation Z amendments (Docket Nos. R-1305 and R-1321).

- Approved, July 14, 2008

Enforcement

KCB Bank, Kearney, Missouri -- written agreement with the Federal Reserve Bank of Kansas City and the Missouri Division of Finance.

- Announced, July 14, 2008

H.2 Actions under delegated authority

July 13, 2008 to July 19, 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

Secretary

The Adirondack Trust Company, Saratoga Springs, New York -- to establish a branch at 376 Bay Road, Queensbury.

- Approved, July 17, 2008

Minneapolis

Glacier Bank, Kalispell, Montana -- to establish a branch at 7100 Highway 93 South, Lakeside.

- Approved, July 18, 2008

Richmond

NBRS Financial Bank, Rising Sun, Maryland -- to establish a branch in the 5000 block of Pulaski Highway, Perryville.

- Approved, July 17, 2008

Atlanta

Old Southern Bank, Orlando, Florida -- to establish a branch at 8910 Turkey Lake Road, Orlando.

- Approved, July 15, 2008

Bank Holding Companies

Dallas

Charter Bancshares, Inc., Corpus Christi, Texas, and Charter IBHC, Inc., Wilmington, Delaware -- to acquire shares of Charter Alliance Bank, Corpus Christi, a de novo bank.

- Approved, July 15, 2008

Bank Holding Companies

San Francisco

Coeur d'Alene Bancorp, Coeur d'Alene, Idaho -- to become a bank holding company and to acquire bankcda, Coeur d'Alene.

- Approved, July 14, 2008

Richmond

Eagle Bancorp, Inc., Bethesda, Maryland -- to acquire Fidelity & Trust Financial Corporation, Bethesda, and thereby acquire Fidelity & Trust Bank.

- Approved, July 14, 2008

Boston

Savings Bank of Maine, Gardiner, Maine -- waiver of application in connection with the acquisition of Rivergreen Bank, Kennebunk.

- Granted, July 18, 2008

Bank Mergers

St. Louis

Community Bank, Cabot, Arkansas -- to merge with Bank of Mountain View, Mountain View, and thereby establish branches.

- Approved, July 16, 2008

Philadelphia

Susquehanna Bank PA, Lititz, Pennsylvania -- for Susquehanna Bank DV, Bryn Mawr, and Susquehanna Bank, Hagerstown, Maryland, to merge with Susquehanna Bank PA, Lancaster, Pennsylvania.

- Approved, July 14, 2008

Bank Premises

Richmond

NBRS Financial Bank, Rising Sun, Maryland -- to increase its investment in bank premises.

- Approved, July 17, 2008

Change In Bank Control

Kansas City

BOR Bancorp, Rothville, Missouri -- change in bank control of Bancorp and its subsidiary bank, Bank of Rothville, Rothville.

- Permitted, July 17, 2008

New York

Center Bancorp, Inc., Union, New Jersey -- change in bank control of Bancorp and its subsidiary bank, Union Center National Bank, Union.

- Permitted, July 14, 2008

Atlanta

Williston Holding Company, Williston, Florida -- change in bank control of Company and its subsidiary bank, Perkins State Bank, Williston.

- Permitted, July 15, 2008

Currency

Director, RBOPS

Federal Reserve Notes -- letter confirming request for printing of notes during the fiscal year ending September 30, 2009.

- Approved, July 17, 2008

Extensions Of Time

Atlanta

CNB Bancorp, Inc., Mobile, Alabama -- extension to October 26, 2008, to become a bank holding company and to acquire Commonwealth National Bank, Mobile.

- Granted, July 15, 2008

Atlanta

Commerce Union Bancshares, Inc., Springfield, Tennessee -- extension to November 22, 2008, to become a bank holding company and to acquire Commerce Union Bank, Springfield.

- Granted, July 16, 2008

St. Louis

First Banks, Inc., St. Louis, Missouri -- extension to October 14, 2008, to acquire additional shares of Community West Bancshares, Goleta, California, and thereby acquire Community West Bank, National Association.

- Granted, July 15, 2008

Kansas City

Kaw Valley State Bank and Trust Company, Wamego, Kansas -- extension to November 22, 2008, to merge with The First National Bank of Clifton, Clifton, and thereby establish two branches.

- Granted, July 17, 2008

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to October 28, 2008, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its ownership of First Farmers State Bank.

- Granted, July 17, 2008

Extensions Of Time

Chicago

Shelby County State Bank, Shelbyville, Illinois -- extension to September 22, 2008, to establish a branch at 920 East Main Street, Moweaqua.

- Granted, July 15, 2008

Dallas

Texas American Acquisition Group, Inc., Fort Worth, Texas -- extension to October 14, 2008, to become a bank holding company and to acquire Liberty Bank, North Richland Hills.

- Granted, July 16, 2008

Richmond

Virginia Partners Bank (in organization), Fredericksburg, Virginia -- extension to October 18, 2008, to become a member of the Federal Reserve System and to establish two branches.

- Granted, July 16, 2008

Financial Holding Companies

Philadelphia

Eagle National Bancorp, Inc., Upper Darby, Pennsylvania -- election to become a financial holding company.

- Effective, July 17, 2008

International Operations

Boston

State Street Bank and Trust Company, Boston, Massachusetts -- to amend the articles of association of its Edge corporation subsidiary, State Street International Holdings, Boston.

- Approved, July 10, 2008

(A/C)

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 24 and 25, 2008.

- Published, July 16, 2008

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the Boston and Philadelphia Reserve Districts (Docket No. R-1323).

- Approved, July 15, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
WEBFIVE MHC	* 3A1	Application by WebFive, MHC and WebFive Financial Services, Inc., both of Webster, Massachusetts - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Webster Five Cents Savings Bank, Webster, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	08/15/2008

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 19, 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

District: 2

Federal Reserve Bank of New York

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR TRUST COMPANY	Premises	Bryn Mawr Trust Company, Bryn Mawr, PA requesting approval to increase its investment in bank premises by \$1,300,000 which will exceed the 150% threshold investment in their bank premises	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSB BANCORP, INC.	* 4c8	CSB Bancorp, Inc., Millersburg, Ohio, to acquire Indian Village Bancorp, Inc. and its thrift subsidiary, Indian Village Community Bank, both of Gnadenhutten, Ohio	Newspaper:	08/02/2008
	* 18C		Federal Register:	08/11/2008
	* Branch			
NEW RICHMOND BANCORPORATION	CIC	Multiple Interagency Notices of Change in Bank Control filed by Jay L. Dunlap, Lincoln, NB; Samad Yaltaghian, Rushden, Northants, England; and a Voting Trust established in concert by Jay L. Dunlap as sole voting trustee, Samad Yaltaghian, and Gregory Neisen to own/control voting shares of New Richmond Bancorporation, New Richmond, OH.	Newspaper:	08/06/2008
			Federal Register:	Not available

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.

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:

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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 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	Member * Branch	First Financial Bank, Fairfax, Virginia (in organization), to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not available Not applicable
FIRST PEOPLES BANK, INC.	* Branch	First Peoples Bank, Inc., Mullens, West Virginia, to establish a branch at the corner of Bethel Road and Dayton Street, MacArthur, West Virginia.	Newspaper: Federal Register:	08/01/2008 Not applicable
RIVER CITY BANK	* Branch	River City Bank, Mechanicsville, Virginia, proposes to establish a branch at 10374 South Leadbetter Road, Ashland, Virginia.	Newspaper: Federal Register:	07/23/2008 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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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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 19, 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 08/01/2008
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 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

District: 6

Federal Reserve Bank of Atlanta

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
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 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5 * 18C * Branch	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: Federal Register:	Not available 08/08/2008

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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: Federal Register:	08/10/2008 08/15/2008
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:	07/24/2008 Not applicable

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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 19, 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:	07/23/2008 07/16/2008
FIRST WESTERN BANK STURGIS, THE	* Branch	The First Western Bank Sturgis, Sturgis, South Dakota, to establish a branch facility to be located at 145 Glendale Drive, Suite 4, Lead, South Dakota.	Newspaper: Federal Register:	07/30/2008 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 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
WEST END FINANCIAL CORP.	CIC	Notice by John Richard Doherty, Oswego, Illinois, to retain 10 percent or more of the shares of West End Financial Corporation, Bessemer, Michigan, and thereby indirectly retain control of Gogebic Range Bank, Bessemer, Michigan.	Newspaper: Federal Register:	Not available 08/06/2008
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

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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 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SECURITY BANK	* Branch	Security Bank, to relocate its main office from Pawnee, Oklahoma, to Tulsa, Oklahoma, thereby establishing the Pawnee, Oklahoma location as a branch.	Newspaper: Federal Register:	Not available Not applicable

District: 10

Federal Reserve Bank of Kansas City

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 19, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKCAP PARTNERS FUND I, L.P.	* 3A3	BankCap Partners, Fund I, L.P., Dallas, Texas; BankCap Partners GP, L.P., Dallas, Texas; and BankCap Equity Fund, LLC, Dallas, Texas, to acquire 9.9 percent of TriState Capital Holdings, Inc., Pittsburg, Pennsylvania, and indirectly acquire TriState Capital Bank, Pittsburg, Pennsylvania.	Newspaper: Federal Register:	08/06/2008 08/15/2008
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 300 West Main Street, Brownfield, Texas 79316.	Newspaper: Federal Register:	Not available Not applicable
TEXAS AMERICAN ACQUISITION GROUP, INC.	CIC	The Gayle Gourley Trust, The W.J. Gourley, III. Trust, and The Mary Theresa Lott Trust, all of Fort Worth, Texas, and Messrs. Richard A. Griffin, Charles Lasater, Henry W. Simon, Jr., John W. Windle, and B. Ted Woodle, all of Fort Worth, Texas, and Jack S. Lewis, Arlington, Texas, all as trustees, propose to acquire an interest in Texas American Acquisition Group, Inc., Fort Worth, Texas, and indirectly acquire Liberty Bank, North Richland Hills, Texas.	Newspaper: Federal Register:	Not available Not available

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.

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location
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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 19, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMENCEMENT BANK	Member	Commencement Bank, Tacoma, Washington, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
COMMUNITY BANK OF NEVADA	* Branch	Community Bank of Nevada, Las Vegas, Nevada, to establish a branch office located at Sansone Street, Rose Coronado Plaza, Henderson, NV 89074. St. Rose Parkway & Coronado Center, Building 5, Pad B.	Newspaper: Federal Register:	07/30/2008 Not applicable
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
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:	08/05/2008 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.

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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