**Federal Reserve Release** 



*H.2* 

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

No. 34

Week Ending August 23, 2008

Board of Governors of the Federal Reserve System, Washington, DC 20551

# Enforcement

Bonifay Holding Company, Inc., Bonifay, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, August 21, 2008

### H.2 Actions under delegated authority

**BS&R** Banking Supervision and Regulation

**C&CA** Consumer and Comminity Affairs

FOMC Federal Open Market Committee

### August 17, 2008 to August 23, 2008

RBOPS Reserve Bank Operations and Payment Systems
 International Finance
 OSDM Office of Staff Director for Management

# Bank Branches, Domestic

### Richmond

Bank of Hampton Roads, Norfolk, Virginia -- to establish a branch at 1635 Laskin Road, Virginia Beach.

- Approved, August 20, 2008

### San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to establish an in-store branch at Safeway Kaneohe, 46-065 Kamehameha Avenue, Kaneohe.

- Approved, August 20, 2008

### Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 425 South Mill Avenue, Tempe, Arizona, and 2025 West Happy Valley Road, Phoenix.

- Approved, August 22, 2008

# Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 8013 West Florissant Avenue, Jennings, Missouri.

- Approved, August 22, 2008

### Atlanta

Flagler Bank, Fort Lauderdale, Florida -- to establish a branch at 555 Northlake Boulevard, North Palm Beach.

- Approved, August 21, 2008

# Bank Branches, Domestic

Kansas City

Security Bank, Pawnee, Oklahoma -- to relocate its main office from Pawnee to Tulsa and convert the Pawnee office to a branch.

- Approved, August 22, 2008

Chicago

Town & Country Bank, Buffalo, Illinois -- to establish a branch at 445 North Franklin Street, Decatur.

- Withdrawn, August 20, 2008

# Bank Holding Companies

# Secretary

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.

- Approved, August 20, 2008

# Atlanta

BancIndependent, Inc., Sheffield, Alabama -- waiver of application to acquire Citizens Bancorp of Lawrence, Moulton, in connection with the merger of their respective subsidiaries, Bank Independent, Sheffield, and The Citizens Bank, Moulton.

- Withdrawn, August 22, 2008

# Dallas

BankCap Partners Fund I, L.P., Dallas, Texas -- to acquire shares of TriState Capital Holdings, Inc., Pittsburgh, Pennsylvania, and thereby acquire TriState Capital Bank.

- Approved, August 21, 2008

(A/C) = Addition or Correction

# Bank Holding Companies

# Cleveland

FNB Shares, Inc., McConnelsville, Ohio -- waiver of application to acquire First National Bancshares of Nelsonville, Inc., Nelsonville, in connection with the merger of their respective subsidiaries, The First National Bank of McConnelsville, McConnelsville, and First National Bank of Nelsonville, Nelsonville.

- Granted, August 17, 2008

# Chicago

LWCBancorp, Inc., New Lenox, Illinois -- to become a bank holding company and to acquire Lincolnway Community Bank, New Lenox.

- Approved, August 22, 2008

# Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan -- to acquire Grand Haven Bank, Grand Haven; Kent Commerce Bank, Kentwood; Muskegon Commerce Bank, Muskegon; and Paragon Bank & Trust, Holland.

- Withdrawn, August 20, 2008

# San Francisco

Security California Bancorp, Riverside, California -- to become a bank holding company and to acquire Security Bank of California, Riverside.

- Approved, August 20, 2008

# Atlanta

ServisFirst Bancshares, Inc., Birmingham, Alabama -- relief from a commitment.

- Granted, August 22, 2008

# **Bank Premises**

### Richmond

The Bank of Marion, Marion, Virginia -- to increase its investment in bank premises.

- Approved, August 20, 2008

# Banks, Foreign

# New York

Banco Santander International, Miami, Florida -- to amend its articles of association to increase capital stock.

- Approved, August 19, 2008

# Change In Bank Control

# Richmond

Davis Trust Financial Corporation, Elkins, West Virginia -- change in bank control.

- Permitted, August 19, 2008

# Minneapolis

Financial Services of Saint Croix Falls, Inc., Saint Croix Falls, Wisconsin -- to retain control of Financial Services and its subsidiary bank, Eagle Valley Bank, National Association, Saint Croix.

- Permitted, August 18, 2008

# Dallas

First Community Bancshares, Inc., Houston, Texas -- change in bank control of First Community and its subsidiary banks, First National Bank Texas, Killeen, and Fort Hood National Bank, Fort Hood.

- Permitted, August 18, 2008

# Change In Bank Control

Chicago

First Michigan Bancorp, Inc., Troy, Michigan -- change in bank control of First Michigan and its subsidiary bank, First Michigan Bank, Troy.

- Withdrawn, August 21, 2008

Kansas City

FNB Financial Services, Inc., Durant, Oklahoma -- change in bank control of FNB and its subsidiary bank, First Texoma National Bank, Durant.

- Permitted, August 17, 2008

# Minneapolis

Kimberly Leasing Corporation, Augusta, Wisconsin -- change in bank control of Kimberly Leasing and its subsidiary bank, Unity Bank, Rush City, Minnesota.

- Permitted, August 18, 2008

# Kansas City

Riverdale Bancshares, Inc., Riverdale, Nebraska -- change in bank control of Riverdale and its subsidiary bank, State Bank of Riverdale, Riverdale.

- Permitted, August 18, 2008

# Kansas City

Southeastern Bancshares, Inc., Broken Bow, Oklahoma -- change in bank control of Southeastern and its subsidiary bank, 1st Bank & Trust, Broken Bow.

- Permitted, August 21, 2008

### Change In Bank Control

Kansas City

Wallco, Inc., Nehawka, Nebraska -- to retain control of Wallco and its subsidiary bank, Nehawka Bank, Nehawka.

- Permitted, August 21, 2008

# **Extensions Of Time**

### St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to November 22, 2008, to establish a branch at 5311 West 6th Avenue, Stillwater, Oklahoma.

- Granted, August 19, 2008

### Boston

ESB Bancorp, MHC, Easthampton, Massachusetts, and ESB Bancorp, Inc. -extension to October 31, 2008, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Easthampton Savings Bank, Easthampton.

- Granted, August 19, 2008

### Richmond

The Fauquier Bank, Warrenton, Virginia -- extension to February 28, 2009, to establish a branch at 15252 Washington Street, Haymarket.

- Granted, August 21, 2008

# **Financial Holding Companies**

### Minneapolis

Winona Banc Holding Company, Winona, Minnesota -- election to become a financial holding company.

- Effective, August 21, 2008

(A/C) = Addition or Correction

### Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commen	t Period
Campello Bancorp, Inc.	* 3A1 4c8	Campello Bancorp, Inc., Brockton, Massachusetts to acquire, pursuant to section 3(a)(1) of the BHC Act, 100% of the voting shares of The Community Bank, A Massachusetts Co-operative Bank, Brockton, Massachusetts in connection with the conversion of Campello Bancorp, Brockton, Massachusetts from mutual to stock form.	Newspaper: Federal Register:	08/25/2008 08/29/2008
WEBFIVE MHC	* 3A1 * 3A3	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: Federal Register:	09/19/2008 Not available

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

NONE

CRA Examinations scheduled for Fourth Quarter of 2008 (October 1, 2008 - December 31, 2008)

Institution

Location

### Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commen	t Period
WOORI BANK	FBSEA	Woori Bank, Seoul, Korea, to upgrade its Los Angeles agency to a branch, pursuant to Section $211.24(a)(1)(i)(A)$ of Regulation K.	Newspaper: Federal Register:	08/13/2008 Not applicable

#### Federal Reserve Bank of New York

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### Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Comment	Period
HARLEYSVILLE NATIONAL CORPORATION	4c8	Harleysville National Corporation, Harleysville, PA, to acquire Willow Financial Bancorp, Inc., Wayne, PA.	Newspaper: Federal Register:	Not applicable 09/19/2008

#### Federal Reserve Bank of Philadelphia

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Institution

Location

### Federal Reserve Bank of Cleveland

### Filings received during the week ending August 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period

NONE

#### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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Institution	Location
CITIZENS BKG CO	SANDUSKY, OHIO
KILLBUCK SVGS BK CO	KILLBUCK, OHIO
PORTAGE CMNTY BK	RAVENNA, OHIO

### Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comment	Period
BANK OF MARION, THE	* Branch	The Bank of Marion, Marion, Virginia, proposes to establish a branch at 2975 Lee Highway, Bristol, Virginia.	Newspaper: Federal Register:	09/08/2008 Not applicable
FAUQUIER BANK, THE	* Branch	The Fauquier Bank, Warrenton, Virginia, proposes to establish a branch at 10250 Bristow Center Drive, Bristow, Virginia.	Newspaper: Federal Register:	Not available Not applicable

#### **Federal Reserve Bank of Richmond**

#### Availability of CRA Public Evaluations

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BANK OF CLARKE CTY	BERRYVILLE, VIRGINIA
BENCHMARK CMNTY BK	KENBRIDGE, VIRGINIA
CITIZENS B&TC	BLACKSTONE, VIRGINIA
CONGRESSIONAL BK	POTOMAC, MARYLAND
FIRST VA CMNTY BK	FAIRFAX, VIRGINIA
MIDDLEBURG BK	MIDDLEBURG, VIRGINIA
PEOPLES CMNTY BK	MONTROSS, VIRGINIA
PUTNAM CTY BK	HURRICANE, WEST VIRGINIA
WACCAMAW BK	WHITEVILLE, NORTH CAROLINA

### Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period		
BANCO DE SABADELL, S.A.	4c8	Banco de Sabadell, S.A., Sabadell, Spain, and its subsidiary, TransAtlantic Holding Corp., Miami, Florida, to engage de novo in making, acquiring, brokering or servicing loans or other extensions of credit, through a newly-formed subsidiary, Interstate Property Holdings, LLC, Miami, Florida.	Newspaper: Federal Register:	Not applicable 09/09/2008	
PALM BEACH COMMUNITY BANK	* Branch	Palm Beach Community Bank, Boynton Beach, Florida to establish a branch located at 7300 Lake Worth Road, Lake Worth, Florida.	Newspaper: Federal Register:	09/04/2008 Not applicable	
PIEDMONT BANCORP, INC.	* 3A1	Piedmont Bancorp, Inc., Norcross, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Choice Community Bank 1874, Newnan, Georgia.	Newspaper: Federal Register:	Not available 09/18/2008	
SUNTRUST BANK	* 18C * Branch	SunTrust Bank, Atlanta, Georgia, to purchase certain assets and assume certain deposits and other liabilities of six branches of First Priority Bank, Bradenton, Florida.	Newspaper: Federal Register:	Not available Not applicable	

#### Federal Reserve Bank of Atlanta

#### Availability of CRA Public Evaluations

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Institution	Location
CITIZENS TR BK	ATLANTA, GEORGIA
FRANKLIN SYNERGY BK	FRANKLIN, TENNESSEE
INSBANK	NASHVILLE, TENNESSEE
MARINE BK	MARATHON, FLORIDA
ORION BK	NAPLES, FLORIDA

### Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period		
CITY STATE BANK	* 18C * Branch	City State Bank, Ogden, Iowa, to merge with Ames Community Bank, Ames, Iowa, and Community Bank of Boone, Boone, Iowa, and thereby to establish branch offices at 217 West Mulberry Street, Ogden, Iowa, and 104 Chestnut, Ames, Iowa.	Newspaper: Federal Register:	Not available Not applicable	
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish two branch facilities to be located at Hwy 152 and North Flintlock Road, Kansas City, Missouri, and Moorland Boulevard and National Avenue, New Berlin, Wisconsin.	Newspaper: Federal Register:	08/25/2008 Not applicable	
SBA BANCORP, INC.	* 3A5	SBA Bancorp, Inc., Ashland, Illinois, to merge with First Beardstown Bancorp, Inc., Beardstown, Illinois, and thereby indirectly acquire First State Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available Not available	

#### **Federal Reserve Bank of Chicago**

#### Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2008 (October 1, 2008 - December 31, 2008)

Institution	Location
1ST SOURCE BK	SOUTH BEND, INDIANA
BANK OF IL	NORMAL, ILLINOIS
BANK OF PONTIAC	PONTIAC, ILLINOIS
BANK OF RANTOUL	RANTOUL, ILLINOIS
CITIZENS BK	FLINT, MICHIGAN
COLE TAYLOR BK	CHICAGO, ILLINOIS
F&M BK-IA	MARSHALLTOWN, IOWA
FARMERS & MRCH SVG BK	MANCHESTER, IOWA
FIRST BK MANHATTAN	MANHATTAN, ILLINOIS
HEDRICK SVG BK	OTTUMWA, IOWA
HSBC NORTH AMER HOLD	METTAWA, ILLINOIS
JOHNSON BK	RACINE, WISCONSIN
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MAQUOKETA ST BK	MAQUOKETA, IOWA
NORTHBROOK B&TC	NORTHBROOK, ILLINOIS
PORT BYRON ST BK	PORT BYRON, ILLINOIS
RUSHVILLE ST BK	RUSHVILLE, ILLINOIS
SALIN B&TC	INDIANAPOLIS, INDIANA
WHEATON B&TC	WHEATON, ILLINOIS

### Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 2251 North 9th Street, Broken Arrow, Oklahoma.	Newspaper: Federal Register:	09/02/2008 Not applicable
SPRINGFIELD BANCSHARES, INC.	* 3A1	Springfield Bancshares, Inc., Springfield, Missouri, to become a bank holding company by acquiring 100 percent of Springfield First Community Bank, Springfield, Missouri (in organization).	Newspaper: Federal Register:	09/18/2008 Not available

#### Federal Reserve Bank of St. Louis

#### Availability of CRA Public Evaluations

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CRA Examinations scheduled for Fourth Quarter of 2008 (October 1, 2008 - December 31, 2008)

Institution

Location

# Federal Reserve Bank of Minneapolis

### Filings received during the week ending August 23, 2008

Filer

Filing Type Filing Proposal

**End of Comment Period** 

NONE

#### **Federal Reserve Bank of Minneapolis**

#### Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2008 (October 1, 2008 - December 31, 2008)

Institution	Location
AMERICAN BK	BOZEMAN, MONTANA
AMERICAN ST BK OF PIERRE	PIERRE, SOUTH DAKOTA
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA
GLACIER BK	KALISPELL, MONTANA
SECURITY FNCL BK	DURAND, WISCONSIN
VALLEY BK OF HELENA	HELENA, MONTANA

### Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period		
ALFALFA COUNTY BANCSHARES, INC.	CIC	Notice submitted by the Barbara Dean Flaming Trust and Brenda Jean Flaming Salinas, trustee; the Brenda Jean Flaming Trust and Barbara Dean Flaming Waite, trustee; the Michael Todd Flaming Trust and Brenda Jean Flaming Salinas, trustee; and the Flaming Children 2008 Irrevocable Trust and Gerald R. Chelgren, trustee; all of Cherokee, Oklahoma, part of a group acting in concert, to acquire/retain control of Alfalfa County Bancshares, Inc., parent of ACB Bank, both in Cherokee, Oklahoma.	Newspaper: Federal Register:	Not available 08/18/2008	
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 320 Main Street, Suite 100, Carbondale, Colorado.	Newspaper: Federal Register:	08/22/2008 Not applicable	
EVEREST BANCSHARES, INC.	* 3A3	Everest Bancshares, Inc, Everest, Kansas, to acquire 100 percent of the voting shares of Gower Bancshares, Inc., parent of Bank of Gower, both in Gower, Missouri.	Newspaper: Federal Register:	09/10/2008 Not available	
FIRST WESTERN FINANCIAL, INC.	* 3A3	First Western Financial, Inc., Denver, Colorado, to acquire 100 percent of the voting shares of First Western Trust Bank of Arizona, Scottsdale, Arizona (in organization).	Newspaper: Federal Register:	09/09/2008 09/08/2008	
GN BANKSHARES, INC.	CIC	The Schifferdecker Limited Partnership, Girard, Kansas; Mark W. Schifferdecker, Girard, Kansas, in an individual capacity and as managing general partner; Susan B. Friesen, Omaha, Nebraska, Joy L. Shoop, Hiawatha, Kansas, in an individual capacity and as general partners; and John Schifferdecker, Girard, Kansas, all as part of the family group acting in concert, to acquire control of GN Bankshares, Inc., parent of The Girard National Bank, both in Girard, Kansas. In addition, the Neihart Limited Partnership, Kansas City, Missouri; and David Neihart, Prairie Village, Kansas, and Robert Neihart, Overland Park, Kansas, in an individual capacity and as general partners; to become part of the family group acting in concert to control GN Bankshares, Inc., parent of The Girard National Bank, Girard, Kansas.	Newspaper: Federal Register:	08/26/2008 08/21/2008	
TEAM FINANCIAL, INC.	CIC	Notice submitted by O. Gene Bicknell, Englewood, Florida, as an individual and as part of the Bicknell Family Group; Martin C. Bicknell, Bucyrus, Kansas, as an individual and as part of the Bicknell Family Group; and Cherona L. Bicknell, Bucyrus, Kansas, as part of the Bicknell Family Group; to retain control of Team Financial, Inc., parent of TeamBank, N.A., both in Paola, Kansas.	Newspaper: Federal Register:	Not available Not available	

### Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>	
WILBER CO.	CIC	Notice submitted by Steven J. Buchanan, Omaha, Nebraska, as a member of Wilber Co. Voting Trust, to retain control of Wilber Co., both of Wilber, Nebraska, parent of First State Bank, Lincoln, Nebraska.	Newspaper: Federal Register:	Not available 09/09/2008

#### Federal Reserve Bank of Kansas City

#### Availability of CRA Public Evaluations

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Institution

Location

### Federal Reserve Bank of Dallas

Filer	Filing Type * Branch	Filing Proposal	End of Comment Period		
BANK OF THE WEST		Bank of the West, El Paso, Texas, to establish a branch to be located at 425 Redd Road, El Paso, Texas 79912.	Newspaper: Federal Register:	Not available Not applicable	
FVNB CORP.	CIC	Notice by Mr. Michael Scott Anderson, Dallas, Texas, to own an interest in FVNB Corp., Victoria, Texas, and indirectly acquire First Victoria National Bank, Victoria, Texas.	Newspaper: Federal Register:	Not available 09/02/2008	
MOW/RPW II, LTD.	* 3A3 * 3A1	MOW/RPW Holdings II, LLC, and MOW/RPW II, Ltd., both of Victoria, Texas, to acquire up to 21.11 percent of FVNB Corp, Victoria, Texas, and indirectly, FVNB Delaware Corp., Wilmington, Delaware and First Victoria National Bank, Victoria, Texas.	Newspaper: Federal Register:	09/11/2008 09/15/2008	
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to relocate its main office from 3737 S.W. Loop 820, Fort Worth, Texas 76133 to 4100 International Plaza, Suite 900, Fort Worth, Texas 76109.Southwest Bank also intends to establish a branch office at its former main office at 3737 S. W. Loop 820, Fort worth, Texas 76133.	Newspaper: Federal Register:	08/30/2008 Not applicable	

#### **Federal Reserve Bank of Dallas**

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

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

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

RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2008 (October 1, 2008 - December 31, 2008)

Institution

Location

### Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period		
CITY NATIONAL CORPORATION	CIC	Notice by Russell Goldsmith, individually, and as part of a family group, including the Bram & Elaine Goldsmith Family Trust, the Elaine Goldsmith Revocable Trust, the Bruce Leigh Goldsmith Revocable Trust, the Goldsmith Family Partnership, the Goldsmith Family Foundation, and other related family trusts, partnerships, and foundations, to retain control and to acquire additional shares of City National Corporation, and thereby indirectly its subsidiary, City National Bank, both of Beverly Hills, California.	Newspaper: Federal Register:	Not available 08/25/2008	
GLOBAL BANCORP	* 3A1	Global Bancorp to become a bank holding company by acquiring 100 percent of Global Trust Bank, both of Mountain View, California.	Newspaper: Federal Register:	09/19/2008 09/05/2008	
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc., and Proficio Mortgage Ventures, LLC, to engage de novo in a joint venture with Mainsail Capital and Trinity Venture Partners, all of Jacksonville, Florida, in conducting mortgage banking activities, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.25(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available	

#### **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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Institution

Location

BANK OF SACRAMENTO COMMUNITY FIRST BK PRESIDIO BK

SACRAMENTO, CALIFORNIA PRINEVILLE, OREGON SAN FRANCISCO, CALIFORNIA