
Federal Reserve Release



H.2

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

No. 38

Week Ending September 20, 2008

Forms

Forms -- final Board review to extend without revision the recordkeeping and disclosure requirements of Regulation M (Consumer Leasing).

- Approved, September 18, 2008

Monetary and Financial Policy

System Liquidity Facilities -- enhancements to liquidity facilities by broadening the types of collateral eligible to be pledged at the Primary Dealer Credit Facility and the Term Securities Lending Facility.

- Approved, September 14, 2008

System Liquidity Facilities -- extension of nonrecourse loans at the primary credit rate to U.S. depository institutions and bank holding companies to finance their purchases of high-quality asset-backed commercial paper from money market mutual funds.

- Approved, September 19, 2008

System Liquidity Facility -- authorization for the Federal Reserve Bank of New York to lend up to \$85 billion, secured by certain terms and conditions, to the American International Group, Inc. under section 13(3) of the Federal Reserve Act.

- Approved, September 16, 2008

Regulations And Policies

Asset-Backed Commercial Paper Purchases -- interim final rules with request for comment to provide temporary limited exemptions (until January 30, 2009, unless extended by the Board) from the Board's leverage and risk-based capital rules for bank holding companies and state member banks and from sections 23A and 23B of the Federal Reserve Act and Regulation W in connection with the purchases of high-quality asset-backed commercial paper from money market mutual funds.

- Approved, September 19, 2008

Regulations And Policies

Equity Investments in Banks and Bank Holding Companies -- policy statement to clarify the Board's position on the types of minority equity investments in banks and bank holding companies that would not constitute "control" for purposes of the Bank Holding Company Act.

- Approved, September 19, 2008

Regulation W -- interim final rule with request for comment to provide a temporary exemption (until January 30, 2009, unless extended by the Board) from section 23A of the Federal Reserve Act and Regulation W to allow all insured depository institutions to provide liquidity to their affiliates for assets typically funded in the tri-party repurchase agreement market.

- Approved, September 14, 2008

Rules of Practice for Hearings -- amendment to increase the Board's civil money penalties to account for inflation, and determination that public comment and a delayed effective date for the amendment are unnecessary.

- Approved, September 19, 2008

Enforcement

First Georgia Community Corp., Jackson, Georgia, and First Georgia Community Bank -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, September 19, 2008

Hastings Bancorp, Inc., Hastings, Nebraska -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, September 17, 2008

H.2 Actions under delegated authority

September 14, 2008 to September 20, 2008

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems

IF International Finance

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Bank of the James, Lynchburg, Virginia -- to establish a branch at 815 Main Street, Altavista.

- Approved, September 17, 2008

Secretary

First Interstate Bank, Billings, Montana -- to establish a branch at 1600 11th Avenue, Helena.

- Approved, September 15, 2008

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at Fern Loop and 70th Street, Shreveport.

- Approved, September 15, 2008

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at the intersections of Highway 152 and Northeast Flintlock Road, Kansas City, Missouri; South Moorland Boulevard and West National Avenue, New Berlin, Wisconsin; and Highway 36 and Norell Avenue North, Oak Park Heights, Minnesota.

- Approved, September 18, 2008

San Francisco

Pacific State Bank, Stockton, California -- to establish a branch at 1547 East March Lane, Stockton.

- Approved, September 18, 2008

Bank Branches, Domestic

Dallas

Southwest Bank, Fort Worth, Texas -- to relocate its main office from 3737 Southwest Loop 820, Fort Worth, to 4100 International Plaza, and to convert its former main office to a branch.

- Approved, September 19, 2008

Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 3707 Camp Bowie, Fort Worth.

- Approved, September 19, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3120 Ronald Reagan Boulevard, Cumming.

- Approved, September 16, 2008

Bank Holding Companies

Kansas City

First Western Financial, Inc., Denver, Colorado -- to acquire First Western Trust Bank of Arizona (in organization), Scottsdale, Arizona.

- Approved, September 16, 2008

Chicago

Forward Financial, Inc., Marshfield, Wisconsin -- waiver of application to acquire Withee Bank Shares, Inc., Withee, in connection with the merger of their respective subsidiaries, Marshfield Savings Bank, Marshfield, and State Bank of Withee, Withee.

- Withdrawn, September 17, 2008

Bank Holding Companies

Cleveland

Guernsey Bancorp, Inc., Columbus, Ohio -- to become a bank holding company and to acquire The Guernsey Bank, Worthington.

- Approved, September 18, 2008

Dallas

Liberty Capital Bancshares, Inc., Addison, Texas -- to become a bank holding company and to acquire Liberty Capital Bank (in organization), Addison.

- Approved, September 17, 2008

Dallas

MOW/RPW II, Ltd., Victoria, Texas -- to acquire shares of FVNB Corp, Victoria; FVNB Delaware Corp., Wilmington, Delaware; and First Victoria National Bank, Victoria, Texas.

- Approved, September 19, 2008

San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures, LLC -- to engage de novo in conducting mortgage banking activities through a joint venture with Mainsail Capital, Jacksonville, and Trinity Venture Partners.

- Approved, September 18, 2008

Bank Mergers

Atlanta

Bank Independent, Sheffield, Alabama -- to merge with The Citizens Bank, Moulton, and thereby establish a branch.

- Approved, September 16, 2008

Bank Premises

Philadelphia

- Luzerne Bank, Luzerne, Pennsylvania -- to increase its investment in bank premises.
- Approved, September 17, 2008

Banks, State Member

St. Louis

- First Community Bank of Eastern Arkansas, Marion, Arkansas -- to establish a financial subsidiary, FCB Insurance Services, Marion, and thereby engage in insurance activities.
- Approved, September 19, 2008

Change In Bank Control

Cleveland

- Farmers Bancshares, Inc., Pomeroy, Ohio -- to retain control of Farmers.
- Permitted, September 18, 2008

Dallas

- FVNB Corp., Victoria, Texas -- change in bank control of FVNB and its subsidiary bank, First Victoria National Bank, Victoria.
- Permitted, September 19, 2008

Extensions Of Time

Cleveland

- First Southern Bancorp, Inc., Stanford, Kentucky -- extension to December 20, 2008, to acquire shares of CKF Bancorp, Inc., Danville.
- Granted, September 19, 2008

Extensions Of Time

San Francisco

Gateway Pacific Bancorp, National City, California -- extension to December 16, 2008, to become a bank holding company and to acquire Gateway Pacific Bank (in organization), National City.

- Granted, September 16, 2008

Boston

Hyde Park Bancorp, MHC, Hyde Park, Massachusetts -- extension to December 16, 2008, to become a bank holding company in connection with the reorganization of Hyde Park Savings Bank, Hyde Park, into a mutual bank holding company structure.

- Granted, September 16, 2008

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to January 2, 2009, to establish a branch at Rogers Drive and Commerce Boulevard, Rogers, Minnesota.

- Granted, September 17, 2008

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to January 2, 2009, to establish a branch at 135th Street and Fontana Avenue, Leawood, Kansas.

- Granted, September 17, 2008

Richmond

Virginia Business Bank, Richmond, Virginia -- extension to March 21, 2009, to establish a courier service to pick up deposits from customers.

- Granted, September 19, 2008

Financial Holding Companies

Chicago

Generations Bancorp, Inc., Pewaukee, Wisconsin -- election to become a financial holding company.

- Effective, September 16, 2008

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- election to become a financial holding company.

- Effective, September 16, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------|-------------|---|-----------------------|------------|
| SIS BANCORP, MHC | * 3A1 | Application by SIS Bancorp, MHC and SIS Bancorp, Inc., both of Sanford, Maine - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Sanford Institution for Savings, Sanford, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended. | Newspaper: | 09/24/2008 |
| | * 3A3 | | Federal Register: | 10/03/2008 |

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 September 20, 2008**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|---------------------------------|----------------------------------|
| EMPIRE STATE BANK, NATIONAL ASSOCIATION | Member | Empire State Bank, N.A., Newburgh, New York to become a member of the Federal Reserve System. | Newspaper: Federal Register: | Not applicable Not applicable |
| EUROBANCSHARES, INC. | 4c8 | EuroBancshares, Inc., San Juan, Puerto Rico to engage through its subsidiary, EUBK Securities, Inc.(in formation), San Juan, Puerto Rico, in securities brokerage and riskless-principal transactions, pursuant to Section 225.28(b)(7) (i)and (ii) of Regulation Y. | Newspaper: Federal Register: | Not applicable 10/01/2008 |
| ICICI BANK LIMITED | FBSEA | ICICI Bank Limited, Mumbai, India, to establish representative offices in San Francisco and Los Angeles, California; Atlanta, Georgia; Chicago, Illinois; Edison, New Jersey; Houston, Texas and Washington D.C., pursuant to Section 211.24(a)(2)(i)(B)(2) of Regulation K. | Newspaper: Federal Register: | Not available Not applicable |
| MANUFACTURERS AND TRADERS TRUST COMPANY | * Branch | Manufacturers and Traders Trust Company, Buffalo, New York, requests to establish branches located at (i) 1322 East Gude Drive, Rockville, Montgomery County, Maryland and (ii) 7920 Norfolk Avenue, Bethesda, Montgomery County, Maryland. | Newspaper: Federal Register: | 09/27/2008 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.

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 |
|---------|---|------------|-----------------|------------|-------------|
| 236706 | PEAPACK GLADSTONE BK, GLADSTONE, NEW JERSEY | 12/03/2007 | 09/04/2008 | S | Large Bank |

| 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 September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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.

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------|--------------------|--|------------------------------|----------------|
| OHIO HERITAGE BANK | * Branch | Ohio Heritage Bank, Coshocton, OH to establish a branch at 1309 Fourth Street, N.W., New Philadelphia, OH. | Newspaper: | 09/24/2008 |
| | | | 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.

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------|-------------|--|---------------------------------|------------------------------|
| HERITAGE BANK | * Branch | Heritage Bank, Norfolk, Virginia, proposes to establish a branch at 1756 Laskin Road, Virginia Beach, Virginia. | Newspaper: Federal Register: | 09/30/2008 Not applicable |
| VIRGINIA BUSINESS BANK | * Branch | Virginia Business Bank, Richmond, Virginia, to establish a branch at 1317 Executive Boulevard, Suite 110, Chesapeake, Virginia, and to provide a courier service to pick up deposits from customers in Norfolk, Chesapeake, Virginia Beach, Portsmouth, and Suffolk, Virginia. | Newspaper: Federal Register: | 10/05/2008 Not applicable |
| VIRGINIA COMMERCE BANK | * Branch | Virginia Commerce Bank, Arlington, Virginia, proposes to establish a branch at 6375 Multiplex Drive, Centreville, Virginia. | Newspaper: Federal Register: | 09/26/2008 Not applicable |
| VIRGINIA COMMERCE BANK | * Branch | Virginia Commerce Bank, Arlington, Virginia, proposes to establish a branch at Lot 5A Parcels A&B, Section 1 "Princeton Woods Shopping Center," Dumfries, Virginia. | Newspaper: Federal Register: | 10/03/2008 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.

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------------|-------------|---|---------------------------------|----------------------------------|
| CLINTON BANCSHARES, INC. | CIC | Prior change in control notice filed by Leslie D. Ligon, Jr., and Bertha G. Ligon, both of Clinton, Louisiana, to collectively acquire an additional 1.79 percent of the outstanding shares of Clinton Bancshares, Inc., and its subsidiary, Landmark Bank, both of Clinton, Louisiana. Pro forma will equal 13.08 percent. | Newspaper: Federal Register: | 09/28/2008 09/29/2008 |
| SOUTHERN STATES BANCSHARES, INC. | 3A1 | Southern States Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern States Bank, both of Anniston, Alabama. | Newspaper: Federal Register: | Not applicable Not applicable |

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.

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|--|---------------------------------|----------------------------------|
| NORTHERN TRUST INTERNATIONAL BANKING CORPORATION, THE | Investment | Reg. K - The Northern Trust International Banking Corporation, Jersey City, New Jersey, to make an indirect investment in Northern Trust Fiduciary Services (Jersey) Limited, St. Helier, Jersey. | Newspaper: Federal Register: | Not applicable Not applicable |
| PRIVATEBANCORP, INC. | * 4c8 | PrivateBancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of The PrivateWealth Trust Company, a federal savings bank (in organization), Chicago, Illinois, and thereby operate a savings association. | Newspaper: Federal Register: | Not available 10/10/2008 |
| RIVER CITIES BANCSHARES, INC. | CIC | Notice by Nicholas J. Burns, Jr., Almond, Wisconsin, to increase his ownership to 10 percent or more of the shares of River Cities Bancshares, Inc., Wisconsin Rapids, Wisconsin, and thereby indirectly increase control of River Cities Bank, Wisconsin Rapids, Wisconsin. The increase results from a redemption of shares by River Cities Bancshares, Inc., Wisconsin Rapids, Wisconsin. | Newspaper: Federal Register: | Not available 10/07/2008 |

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|--|------------------------------|---------------|
| TAYLOR CAPITAL GROUP, INC. | CIC | <p>Notice by a group of investors that includes: Harrison I. Steans, Bannockburn, Illinois; Jennifer W. Steans, Evanston, Illinois; Financial Investments Corporation, Chicago, Illinois; PCB, LP, General Partners, Chicago, Illinois; Heather A. Steans, Chicago, Illinois; Robin M. Steans, Chicago, Illinois; Harrison I. Steans Self-Declaration of Revocable Trust - Harrison I. Steans, Bannockburn, Illinois, Trustee; Jennifer W. Steans 1999 Descendents Trust - James P. Kastenholz, Evanston, Illinois, Trustee; Heather A. Steans 1999 Descendants Trust - Leo A. Smith, Chicago, Illinois, Trustee; Robin M. Steans 1999 Descendents Trust - Leonard A. Gail, Chicago, Illinois, Trustee; Jennifer W. Steans 2000 Trust - Jennifer W. Steans, Evanston, Illinois, Trustee; Heather A. Steans 2001 Trust - Heather A. Steans, Chicago, Illinois, Trustee; Robin M. Steans Revocable Trust - Robin M. Steans, Chicago, Illinois, Trustee; James P. Kastenholz 2000 Trust - James P. Kastenholz, Evanston, Illinois, Trustee; Leonard A. Gail Revocable Trust - Leonard A. Gail, Chicago, Illinois, Trustee; Hunter Family Foundation - Thomas B. Hunter, III, Lake Forest, Illinois and Maxine M. Hunter, Lake Forest, Illinois, Trustees; Maxine M. Hunter Charitable Lead Annuity Trust - Thomas B. Hunter, IV, Lake Forest, Illinois, and Willard M. Hunter, Lake Bluff, Illinois Trustees; Thomas B. Hunter, III Self Declaration of Revocable Trust - Thomas B. Hunter, III, Lake Forest, Illinois, Trustee; Morrison Family Foundation - Harold M. Morrison, Lake Forest, Illinois, and Adeline S. Morrison, Lake Forest, Illinois, Trustees; Harold M. Morrison Trust - Harold M. Morrison, Lake Forest, Illinois, Trustee; and USAmeriBancorp, Largo, Florida, to acquire 10 percent or more of the shares of Taylor Capital Group, Rosemont, Illinois, and thereby indirectly acquire control of Cole Taylor Bank, Chicago, Illinois.</p> | Newspaper: | Not available |
| | | | Federal Register: | 09/22/2008 |
| TOMPKINS BANCORP, INC. | * 3A3 | Tompkins Bancorp, Inc., Avon, Illinois, to acquire 100 percent of the voting shares of Community Bank of Galesburg, Galesburg, Illinois. | Newspaper: | Not available |
| | | | Federal Register: | 10/09/2008 |

* Subject to the provisions of the Community Reinvestment Act

District: 7

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.

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------|--------------------|--|---------------------------------|----------------------------------|
| LIBERTY BANK OF ARKANSAS | Member | Liberty Bank, Jonesboro, Arkansas, to become a member of the Federal Reserve System. | Newspaper: Federal Register: | Not applicable Not applicable |
| MIDLAND STATES BANK | * 18C * Branch | Midland States Bank, Effingham, Illinois, to purchase the assets and assume the liabilities of two branches of Peoples National Bank, N.A., Mount Vernon, Illinois, and to retain the acquired facilities as branches. | Newspaper: Federal Register: | 10/16/2008 Not applicable |

District: 8

Federal Reserve Bank of St. Louis

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 |
|---------|-------------------------------------|------------|-----------------|------------|-------------|
| 2747466 | EXCHANGE BK NE MO, KAHOKA, MISSOURI | 06/16/2008 | 09/05/2008 | S | Small Bank |
| 397755 | LEGACY BK & TR CO, PLATO, MISSOURI | 06/02/2008 | 08/22/2008 | S | Small Bank |

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 September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------|--------------------|---|------------------------------|---------------|
| GLACIER BANCORP, INC. | * 3A5 | Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of the voting shares of Bank of the San Juans Bancorporation, Durango, Colorado, and thereby indirectly acquire Bank of the San Juans, Durango, Colorado. | Newspaper: | Not available |
| | | | Federal Register: | 10/17/2008 |

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 September 20, 2008

| 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: | 08/19/2008 08/18/2008 |
| CCB FINANCIAL CORPORATION | * 3A3 | CCB Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of NKC Bancshares, Inc., parent of Norbank, both in North Kansas City, Missouri. | Newspaper: Federal Register: | Not available 10/17/2008 |
| LEADERONE NATIONAL, INC. | * 3A1 4c8 | LeaderOne National, Inc., Overland Park, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Signature Bank KC, Haddam, Kansas, and to engage in mortgage banking through the acquisition of 100 percent of the voting shares of LeaderOne Financial Corporation, Overland Park, Kansas. | Newspaper: Federal Register: | 09/07/2008 09/08/2008 |

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.

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 |
|---------|-------------------------------------|------------|-----------------|------------|-------------|
| 2396604 | BANK OF STAR VALLEY, AFTON, WYOMING | 06/02/2008 | 09/03/2008 | S | Small Bank |

| 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 September 20, 2008**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|---|------------------------------|----------------|
| COMERICA BANK | * Branch | Comerica Bank, Dallas, Texas, to establish a branch to be located at 1301 E. 14th Street, San Leandro, California 94577. | Newspaper: | 09/23/2008 |
| | | | Federal Register: | Not applicable |
| FIRST ARTESIA BANCSHARES, INC. | * 3A3 | First Artesia Bancshares, Inc., Artesia, New Mexico, to acquire by merger 100 percent of AmFin Holding Company, Silver City, New Mexico, and indirectly acquire AmBank, Silver City, New Mexico. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| LEGACYTEXAS BANK | * Branch | LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 4601 West Freeway, Fort Worth, Texas 76107. | Newspaper: | 09/27/2008 |
| | | | Federal Register: | Not applicable |
| ST FINANCIAL GROUP, INC. | * 3A1 | ST Financial Group, Inc., Montgomery, Texas, to become a bank holding company by acquiring 100 percent of Snook Bancshares, Inc., Snook, Texas, and indirectly acquire First Bank of Snook, Snook, Texas. | Newspaper: | Not available |
| | | | Federal Register: | 10/17/2008 |

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 |
|---------|------------------------------|------------|-----------------|------------|-------------|
| 239659 | FIRST BK, BURKBURNETT, TEXAS | 05/05/2008 | 08/26/2008 | S | Small Bank |

| 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 September 20, 2008

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------|-------------|---|-----------------------|----------------|
| CAPITAL BANK | CIC | Notice by Murray Pasternack, San Clemente, California, to increase his ownership up to 24.9 percent of Capital Bank, San Juan Capistrano, California. | Newspaper: | 09/30/2008 |
| | | | Federal Register: | 09/17/2008 |
| D. L. EVANS BANCORP | 4c8 | D.L. Evans Bancorp, Burley, Idaho, to engage de novo in a joint venture with New Country Mortgage, LLC, Pocatello, Idaho, in mortgage loan origination, pursuant to section 4(c)(8) of the Bank Holding Company Act, and section 225.28(b)(1) of Regulation Y. | Newspaper: | Not applicable |
| | | | Federal Register: | 10/09/2008 |
| MNB HOLDINGS CORPORATION | CIC | Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to increase their ownership up to 23 percent of MNB Holdings Corporation, and thereby indirectly control its subsidiary, Mission National Bank, both of San Francisco, California. | Newspaper: | 09/27/2008 |
| | | | Federal Register: | 10/07/2008 |

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.

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