
Federal Reserve Release



H.2

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

No. 41

Week Ending October 11, 2008

Bank Holding Companies

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan -- to acquire shares of Morgan Stanley, New York, New York, and to acquire an indirect interest in Morgan Stanley's subsidiary bank, Morgan Stanley Bank, National Association, Salt Lake City, Utah; subsidiary savings association, Morgan Stanley Trust, Jersey City, New Jersey; and subsidiary trust company, Morgan Stanley Trust National Association, Wilmington, Delaware. Statement issued, October 7, 2008.

- Approved, October 6, 2008

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 2-1/4 percent to 1-3/4 percent by the Federal Reserve Bank of Boston.

- Announced, October 8, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 2-1/4 percent to 1-3/4 percent by the Federal Reserve Banks of New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas, and San Francisco.

- Approved, October 8, 2008

Forms

Forms -- final Board review to extend with revision the Report of Terms of Credit Card Plans (FR 2572) and the Survey of Terms of Lending (FR 2028A, 2028B, and 2028S) and to revise without extension the Reports of Deposits (FR 2900 and 2910a).

- Approved, October 6, 2008

Monetary and Financial Policy

Commercial Paper Funding Facility -- establishment of the Commercial Paper Funding Facility (CPFF) to complement existing credit facilities and to help provide liquidity to term funding markets.

- Announced, October 7, 2008

Monetary and Financial Policy

Federal Reserve Bank of New York -- authorization for the Federal Reserve Bank of New York to borrow investment-grade, fixed-income securities in return for cash collateral up to \$37.8 billion from certain regulated U.S. insurance subsidiaries of the American International Group.

- Announced, October 8, 2008

Term Auction Facility -- TAF auctions in the amount of \$150 billion each in 28-day credit on October 20, November 17, and December 15, and in the amount of \$150 billion each in three-month credit on October 6, November 3, December 1, and December 29, 2008.

- Announced, October 7, 2008

Regulations And Policies

Regulation D -- interim rule with request for comment to authorize Federal Reserve Banks to pay interest on required reserve balances and excess balances maintained by depository institutions.

- Announced, October 6, 2008

H.2 Actions under delegated authority

October 5, 2008 to October 11, 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

Richmond

Heritage Bank, Norfolk, Virginia -- to establish a branch at 1756 Laskin Road, Virginia Beach.

- Approved, October 10, 2008

Richmond

Susquehanna Bank, Hagerstown, Maryland -- to establish a branch at 201 International Drive, Hunt Valley.

- Approved, October 8, 2008

Bank Holding Companies

Kansas City

C L C Enterprises, Inc., Nelson, Nebraska -- to engage in lending activities.

- Approved, October 7, 2008

Atlanta

Citizens Investors, LLC, Savannah, Georgia -- to become a bank holding company and to acquire shares of First Citizens Bankshares, Inc., Glenville, and its subsidiary bank, First Citizens Bank.

- Approved, October 7, 2008

Bank Holding Companies

Cleveland

Emclaire Financial Corp, Emlenton, Pennsylvania -- waiver of application to acquire Elk County Savings and Loan Association, Ridgway, in connection with its conversion from a mutual savings association to a state-chartered stock savings association and its merger with Emclaire's subsidiary bank, The Farmers National Bank of Emlenton, Emlenton.

- Granted, October 10, 2008

New York

EuroBancshares, Inc. San Juan, Puerto Rico -- to engage through its subsidiary, EUBK Securities, Inc. (in formation), San Juan, in securities brokerage and riskless-principal transactions.

- Approved, October 8, 2008

St. Louis

First National Corporation of Wynne, Wynne, Arkansas -- to acquire an interest in Twin Lakes Bancshares, Inc., Flippin, and thereby retain control of Twin Lakes Community Bank and indirectly acquire Smith Associated Banking Corporation, Hot Springs, and Bank of Salem, Salem.

- Withdrawn, October 9, 2008

Boston

SIS Bancorp, MHC, Sanford, Maine, and SIS Bancorp, Inc. -- to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Sanford Institution for Savings, Sanford.

- Approved, October 9, 2008

Bank Holding Companies

St. Louis

Twin Lakes Bancshares, Inc. Flippin, Arkansas -- to become a bank holding company by acquiring Twin Lakes Community Bank, Flippin, and Smith Associated Banking Corporation, Hot Springs, and thereby indirectly acquire Bank of Salem, Salem, immediately following the bank holding company formation.

- Withdrawn, October 6, 2008

Secretary

Wells Fargo & Company, San Francisco, California -- to acquire Century Bancshares, Inc., Dallas, Texas, and Century Delaware Financial Corporation, Wilmington, Delaware, and thereby indirectly acquire Century Bancshares' subsidiary bank, Century Bank, National Association, Texarkana, Texas.

- Approved, October 8, 2008

Change In Bank Control

Atlanta

First Georgia Community Corp., Jackson, Georgia -- change in bank control of First Georgia and its subsidiary bank, First Georgia Community Bank.

- Permitted, October 9, 2008

Kansas City

Whitcorp Financial Company, Leoti, Kansas -- change in bank control of Whitcorp, parent company of Western State Bank, Garden City, and First National Bank in Lamar, Lamar, Colorado.

- Permitted, October 6, 2008

Extensions Of Time

Dallas

First Artesia Bancshares, Inc., Artesia, New Mexico -- extension to December 6, 2008, to acquire First Financial Services, Inc., Chaparral, and to engage in lending activities.

- Granted, October 8, 2008

Financial Holding Companies

Director, BS&R

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan; The Bank of Tokyo-Mitsubishi UFJ, Ltd.; Mitsubishi UFJ Trust and Banking Corporation; UnionBanCal Corporation, San Francisco, California -- elections to become financial holding companies.

- Effective, October 6, 2008

Membership

St. Louis

Liberty Bank of Arkansas, Jonesboro, Arkansas -- to become a member of the Federal Reserve System and establish its wholly owned insurance company, Town & Country Insurance Agency, Inc., Jonesboro, as a financial subsidiary.

- Approved, October 8, 2008

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting held on September 16, 2008.

- Published, October 7, 2008

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 2 percent to 1-1/2 percent.

- Approved, October 7, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR DE PUERTO RICO	* 18C	Banco Popular de Puerto Rico, San Juan, Puerto Rico to acquire certain assets and assume certain liabilities of Banco Popular, N.A., Orlando, Florida	Newspaper: Federal Register:	Not available Not applicable
CITIGROUP INC.	* 3A3 4c8	Citigroup Inc., New York, New York, to acquire five insured depository institution subsidiaries of Wachovia Corporation, Charlotte, North Carolina: Wachovia Bank, National Association, Charlotte, North Carolina; Wachovia Bank of Delaware, National Association, Wilmington, Delaware; Wachovia Card Services, National Association, Atlanta, Georgia; Wachovia Mortgage, FSB, Las Vegas, Nevada; and Wachovia Bank, FSB, Houston, Texas, pursuant to Sections 3(a)3 and 4(c)(8) of the BHC Act and thereby operate a savings association, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper: Federal Register:	Not available Not available
GOLDMAN SACHS TRUST COMPANY, THE	Member	Goldman Sachs Trust Company, New York, New York requests to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA CORPORATION	* 4c8	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Merrill Lynch Bank & Trust Co., FSB, New York, New York, and Merrill Lynch Bank USA, Salt Lake City, Utah. Also, Bank of America Corporation, Charlotte, North Carolina, to acquire up to 19.9% of the voting securities of Merrill Lynch & Co., Inc., New York, New York, under certain circumstances.	Newspaper: Federal Register:	10/29/2008 10/31/2008
CAPGEN CAPITAL GROUP II LLC	* 3A1	CapGen Capital Group II LLC, New York, New York, and CapGen Capital Group II LP, New York, New York, to become bank holding companies through the acquisition of 12.4% of the voting securities of PacWest Bancorp, San Diego, California, and indirectly acquire Pacific Western Bank, San Diego, California.	Newspaper: Federal Register:	10/27/2008 10/30/2008
Coastal Carolina Bancshares, Inc.	* 3A1	Coastal Carolina Bancshares, Inc., Myrtle Beach, South Carolina, to become a bank holding company by acquiring 100% of Coastal Carolina National Bank, Myrtle Beach, South Carolina (in organization).	Newspaper: Federal Register:	Not available Not available
ROYAL BANK OF CANADA	4c8	Royal Bank of Canada, Montreal, Canada, to indirectly acquire Humboldt Merchant Services, LP, Reno, Nevada, through Moneris Solutions Corporation, Toronto, Canada, and to engage in lending, activities related to extending credit, and data processing activities.	Newspaper: Federal Register:	Not applicable 10/27/2008
SHORE BANK	* 18C	Shore Bank, Onley, Virginia, proposes to acquire certain assets and assume certain liabilities of the Salisbury, Maryland, branch office of Chevy Chase Bank, FSB, McLean, Virginia.	Newspaper: Federal Register:	10/29/2008 Not applicable

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
American Bancorp, Inc.	3A1	American Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of American Pride Bank, both of Macon, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable
BANCO DE DESARROLLO RURAL, S.A.	FBSEA	Banco de Desarrollo Rural, S.A., (BANRURAL), Guatemala City, Guatemala, to establish a representative office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BROWARD FINANCIAL HOLDINGS, INC.	* 3A1	Broward Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Broward Bank of Commerce (in organization), both of Fort Lauderdale, Florida.	Newspaper: Federal Register:	10/21/2008 10/24/2008
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish the following branches: 280 West 136th Avenue, Denver, Colorado; 450 Highway 528, Bernalillo, New Mexico; 3830 Gulf Shores Parkway, Gulf Shores, Alabama; 1805 East Main Street, Prattville, Alabama; and 4401 Basswood Boulevard, Fort Worth, Texas; and 4200 Highway 360, Fort Worth, Texas.	Newspaper: Federal Register:	10/17/2008 Not applicable
FLORIDA BANK	* 18C * Branch	Florida Bank, Tampa, Florida, to merge with Florida Bank of Sarasota, Sarasota, Florida.	Newspaper: Federal Register:	10/26/2008 Not applicable
Jefferson Bancshares, Inc.	* 3A1	Jefferson Bancshares, Inc., Morristown, Tennessee, to acquire 100 percent of the outstanding shares of State of Franklin Bancshares, Inc., and its subsidiary, State of Franklin Savings Bank, both of Johnson City, Tennessee.	Newspaper: Federal Register:	10/15/2008 10/17/2008
JONES BANCSHARES, L.P.	CIC	After-the-fact change in control notice filed by James C. Jones, Waycross, Georgia; Patrick C. Jones and Carole C. Jones, both of Blackshear, Georgia; to retain 35.05 percent of the outstanding shares of Jones Bancshares, LP, and its subsidiary, Primesouth Bank, both of Blackshear, Georgia.	Newspaper: Federal Register:	Not available 10/20/2008
REGENT BANCORP, INC.	* 4c8	Regent Bancorp, Inc., Davie, Florida, to acquire 100 percent of the outstanding shares of Regent Bank, Greenville, South Carolina (in organization), and thereby engage in operating a savings association.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROADWAY BANCORP, INC.	4c8	Broadway Bancorp, Inc., Chicago, Illinois, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A3	First Community Financial Partners, Inc., Joliet, Illinois, to acquire at least 50.01 percent of the voting shares of First Community Bank of Homer Glen & Lockport (in organization), Homer Glen, Illinois.	Newspaper: Federal Register:	10/27/2008 10/30/2008
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana, to acquire 100 percent of the voting shares of Lincoln Bancorp, Plainfield, Indiana, and thereby indirectly acquire Lincoln Bank, Plainfield, Indiana.	Newspaper: Federal Register:	Not available 11/03/2008
HOOSIER HEARTLAND STATE BANCORP	* 3A1	Hoosier Heartland State Bancorp, Crawfordsville, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Linden State Bancorp, Linden, Indiana, and thereby indirectly acquire Linden State Bank, Linden, Indiana, and New Ross Bancorp, New Ross, Indiana, and thereby indirectly acquire Farmers State Bank, New Ross, Indiana.	Newspaper: Federal Register:	Not available 11/10/2008
ILLINOIS NATIONAL BANCORP, INC.	4c8	Illinois National Bancorp, Inc., Springfield, Illinois, proposes to engage de novo in lending activities.	Newspaper: Federal Register:	Not applicable 10/27/2008
LINDEN STATE BANK	* 18C * Branch	Linden State Bank, Linden, Indiana, to merge with Farmers State Bank, New Ross, Indiana, and thereby to establish 4 branches.	Newspaper: Federal Register:	Not available Not applicable
M.S.B. BANCORPORATION, INC.	CIC	Notice by Peter T. Rogers, Appleton, Wisconsin, to retain control of 21.3 percent of the outstanding voting shares of M.S.B. Bancorporation, Inc., Marion, Wisconsin, and thereby indirectly retain control of Premier Community Bank, Marion, Wisconsin.	Newspaper: Federal Register:	Not available 10/17/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKSVILLE BANCORP, INC.	CIC	Notice by Douglas and Theresa Kelly, Kirksville, Missouri; Ray E. Cahalan Family Trust with Theresa Kelly and Jacqueline Niedengerke as co-trustees, Kirksville, Missouri; Gary Kelly, Aspen, Colorado; and William and Kathleen Moffett, Golden, Colorado, as a group acting in concert to retain control of Kirksville, Bancorp, Inc., Kirksville, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

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 October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLLEGIATE PEAKS BANK	* Branch	Collegiate Peaks Bank, Buena Vista, Colorado, to establish a branch at 885 South Colorado Boulevard, Denver, Colorado; and to establish a branch at 2191 North Ursula #12, Aurora, Colorado.	Newspaper: Federal Register:	Not available Not applicable
FOUNDATION FIRST CORPORATION	* 3A1	Foundation First Corporation, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Western State Bancshares, Inc., Waterloo, Nebraska and thereby indirectly acquire Western State Bank, Waterloo, Nebraska.	Newspaper: Federal Register:	11/06/2008 11/10/2008
GRACE INVESTMENT COMPANY, INC.	CIC	Notice by Peggy J. Wisdom, M.D., Edmond, Oklahoma, individually and as Personal Representative of the Estate of Grace V. Wisdom, to retain control of Grace Investment Company, Inc., Alva, Oklahoma, parent of Alva State Bank, Alva, Oklahoma and First National Bank in Okeene, Okeene, Oklahoma.	Newspaper: Federal Register:	10/29/2008 10/28/2008
LINDOE, INC.	* 3A3	Lindoe, Inc., Ordway, Colorado, to acquire up to 25 percent of the voting shares of Southern Colorado National Bancorporation, Inc., Pueblo, Colorado and thereby indirectly acquire Southern Colorado National Bank, Pueblo, Colorado.	Newspaper: Federal Register:	Not available 11/06/2008
SUMMERFIELD FINANCIAL SERVICES, LLC	* 3A1	Summerfield Financial Services, LLC, Fremont, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Summerfield, Summerfield, Kansas.	Newspaper: Federal Register:	11/01/2008 11/06/2008
THE GRACE INVESTMENT COMPANY, INC. ESOP	* 3A1	The Grace Investment Company, Inc. ESOP, Alva, Oklahoma, to become a bank holding company through the acquisition of 30 percent of the voting shares of Grace Investment Company, Inc., Alva, Oklahoma, and thereby indirectly acquire Alva State Bank & Trust Company, Alva, Oklahoma and First National Bank in Okeene, Okeene, Oklahoma.	Newspaper: Federal Register:	11/10/2008 11/07/2008

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBFH, INC.	* 3A5	CBFH, Inc., Orange, Texas, to acquire by merger 100 percent of Crosby Bancshares, Inc., Crosby, Texas, and indirectly acquire Crosby Bancshares of Delaware, Inc., Wilmington, Delaware, and Crosby State Bank, Crosby, Texas. Also, Hillister Enterprises, II, Inc., Beaumont, Texas, and Umphrey II Family Limited Partnership, Beaumont, Texas, to acquire 100 percent of Crosby Bancshares, Inc., Crosby, Texas, and indirectly acquire Crosby Bancshares of Delaware, Inc., Wilmington, Delaware, and Crosby State Bank, Crosby, Texas.	Newspaper:	11/03/2008
	* 3A3		Federal Register:	11/07/2008
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish 5 branches at the following locations: 2626 El Camino Real, Carlsbad, California 92008; 39008 Paseo Padre Parkway, Fremont, California 94538; 635 S. Hobart Blvd., Los Angeles, California 90005; 6451 E. Pacific Coast Hwy., Long Beach, California 90803; and 600 Main Street, Pleasanton, California 94566.	Newspaper:	Not available
			Federal Register:	Not applicable
OUACHITA BANCSHARES CORP.	CIC	Clyde Ray White, Clydine Covington White, Jarrah Reed White, all of Monroe, Louisiana; Larry Nolan White and Virginia Owens White, both of Colleyville, Texas; and Patrick Slade White, Huntsville, Alabama, acting in concert to acquire control of Ouachita Bancshares Corporation, Monroe, Louisiana, and indirectly acquire control of Ouachita Independent Bank, Monroe, Louisiana.	Newspaper:	10/19/2008
			Federal Register:	10/21/2008
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:	10/24/2008
			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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 11, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFE COMMERCIAL BANK 401K ESOP	CIC	Notice by Fife Commercial Bank 401K ESOP to acquire up to 20 percent of Puget Sound Financial Services, Inc., both of Fife, Washington.	Newspaper: Federal Register:	11/14/2008 10/29/2008
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc. and Proficio Mortgage Ventures, LLC, to engage denovo in a joint venture with Home Avenue Mortgage, Clearwater, Florida, in conducting mortgage banking activities, pursuant to section 4(c)(8) of the BHC act and section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
OREGON BANCORP, INC.	3A1	Oregon Bancorp, Inc., Salem, Oregon, to become a bank holding company by acquiring 100 percent of Willamette Valley Bank, Salem, Oregon, and also elects to become a financial holding company.	Newspaper: Federal Register:	Not applicable Not applicable
WELLS FARGO & COMPANY	* 3A3 4c8	Wells Fargo & Company, San Francisco, California, to: 1) acquire Wachovia Corporation, Charlotte, North Carolina, pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act, and to indirectly acquire its subsidiaries, Wachovia Bank, N.A., Charlotte, North Carolina, and Wachovia Bank of Delaware, N.A., Wilmington, Delaware; and 2) to engage in nonbanking activities through the acquisition of Wachovia Mortgage, FSB, North Las Vegas, Nevada, Wachovia Bank, FSB, Houston, Texas, and Wachovia Card Services, N.A., Atlanta, Georgia, pursuant to section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
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* Subject to the provisions of the Community Reinvestment Act