
Federal Reserve Release



H.2

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

No. 49

Week Ending December 6, 2008

Forms

Forms -- initial Board review to extend with revision the Weekly Report of Selected Assets (FR 2644) and to discontinue the Weekly Report of Assets and Liabilities for Large Banks (FR 2416) and the Weekly Report of Assets and Liabilities for Large U.S. Branches and Agencies of Foreign Banks (FR 2069).

- Proposed, December 1, 2008

Monetary and Financial Policy

System Liquidity Facilities -- extension through April 30, 2009, of the Primary Dealer Credit Facility, Asset-Backed Commercial Paper Money Market Mutual Fund Liquidity Facility, and Term Securities Lending Facility.

- Announced, December 2, 2008

Term Auction Facility -- TAF auction in the amount of \$150 billion in 84-day credit on December 1, 2008.

- Announced, December 1, 2008

Regulations and Policies

Regulation Z (Truth in Lending) -- publication for comment of amendments that would revise the disclosure requirements for mortgage loans consistent with recent statutory changes made by the Mortgage Disclosure Improvement Act (Docket No. R-1340).

- Approved, December 2, 2008

Enforcement

SunTrust Bank, Atlanta, Georgia -- issuance of a consent order of prohibition against Julianne L. Gingrich, a former assistant vice president, foreign currency manager, and institution-affiliated party.

- Announced, December 4, 2008

H.2 Actions under delegated authority

November 30, 2008 to December 6, 2008

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

Banco Popular North America, New York, New York -- to establish a branch at 1 East Erie Street, Chicago, Illinois.

- Approved, December 5, 2008

Richmond

John Marshall Bank, Falls Church, Virginia -- to establish a branch at 2300 Wilson Boulevard, Arlington.

- Approved, December 3, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 11255 East State Road 70, Bradenton, Florida.

- Approved, December 5, 2008

Bank Holding Companies

Minneapolis

BHCB Holding Company, Rapid City, South Dakota -- to become a bank holding company and to acquire Black Hills Community Bank, N.A., Rapid City.

- Approved, December 3, 2008

New York

BNP Paribas, Paris, France -- to acquire shares of Shinhan Financial Group Co., Ltd., Seoul, Korea.

- Approved, December 5, 2008

Bank Holding Companies

Director, BS&R

BNP Paribas, Paris, France -- to engage in energy tolling and provide energy-management services to power plant owners in the United States indirectly through its proposed subsidiary bank, Fortis Bank S.A./N.V., Brussels, Belgium.

- Approved, December 5, 2008

Kansas City

FSB Investments, LLC, Oklahoma City, Oklahoma -- to become a bank holding company and to acquire MidWest Community Financial Corporation, Midwest City, parent of The First State Bank, Canute.

- Withdrawn, December 5, 2008

Chicago

Peoples Bancorp, Inc., Prairie du Chien, Wisconsin -- to acquire Security State Bank, Guttenberg, Iowa.

- Approved, December 5, 2008

Secretary

S & T Bancorp, Inc., Indiana, Pennsylvania -- to acquire shares of Allegheny Valley Bancorp, Pittsburgh.

- Approved, December 5, 2008

Richmond

Yadkin Valley Financial Corporation, Elkin, North Carolina -- to acquire American Community Bancshares, Inc., Monroe, and thereby indirectly acquire American Community Bank.

- Approved, December 1, 2008

Bank Mergers

Chicago

City State Bank, Ogden, Iowa -- to merge with Ames Community Bank, Ames, and Community Bank of Boone, Boone, and thereby establish branches.

- Approved, December 1, 2008

Extensions of Time

St. Louis

The Bank of Fayette County, Moscow, Tennessee -- extension to March 5, 2009, to establish a branch at Highway 64 and Chickasaw Ridge Drive, Oakland.

- Granted, December 5, 2008

Atlanta

Bank Independent, Sheffield, Alabama -- extension to December 6, 2009, to establish a branch at Highway 72 and Nance Road, Huntsville.

- Granted, December 5, 2008

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to March 6, 2009, to increase its ownership of Cabool Bancshares, Inc., Cabool, and Cabool State Bank.

- Granted, December 4, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 6, 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 December 6, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an investment in Banco Citicard S.A., Sao Paulo, Brazil.	Newspaper: Federal Register:	Not applicable Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides notice under Section 211.9(b)(5) and (c) of Regulation K for an investment by J.P. Morgan International Finance Limited, Newark, Delaware.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York to establish a branch to be located at 8155 Maple Lawn Boulevard, Fulton, Howard County, Maryland. (RSSD ID 3845930)	Newspaper: Federal Register:	12/12/2008 Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 6, 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	

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District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending December 6, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, MI to establish a branch at 2051 East Laraway Road, New Lenox, IL.	Newspaper: Federal Register:	12/11/2008 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, MI to establish a branch at 845 South Elmhurst Road, Des Plaines, IL.	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, MI to establish a branch at 21403 Cicero Avenue, Matteson, IL.	Newspaper: Federal Register:	12/11/2008 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, MI to establish a branch at 28 Orland Square Drive, Orland Park, IL.	Newspaper: Federal Register:	12/11/2008 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, MI to establish a branch at 275 South Weber Road, Romeoville, IL.	Newspaper: Federal Register:	12/11/2008 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, MI to establish a branch at 2443 Ocoee Apopka Road, Ocoee, FL.	Newspaper: Federal Register:	12/11/2008 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, MI to establish a branch at the northwest corner of Bee Ridge Road and Beneva Road, Sarasota, FL.	Newspaper: Federal Register:	12/16/2008 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, MI to establish a branch at 11281 Ulmerton Road, Largo, FL.	Newspaper: Federal Register:	12/07/2008 Not applicable

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 December 6, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARMED FORCES BENEFIT ASSOCIATION	* 3A1	Armed Forces Benefit Association, AFBA Investment Trust, and 5Star Financial, LLC, all located in Alexandria, Virginia, to become financial holding companies through the acquisition of 100% of the voting securities of 5Star Bank, Colorado Springs, Colorado.	Newspaper: Federal Register:	Not available Not available
FIRST BANK AND TRUST COMPANY, THE	* Branch	First Bank & Trust Company, Lebanon, Virginia, to establish a branch at the intersection of Forest Road and Cloverdale Boulevard, Forest, Virginia.	Newspaper: Federal Register:	12/17/2008 Not applicable
SONABANK, NATIONAL ASSOCIATION	* Branch	Sonabank, N.A., Charlottesville, Virginia, proposes to establish a branch at 1770 Timberwood Boulevard, Suite 100, Charlottesville, Virginia.	Newspaper: Federal Register:	Not available Not applicable
UNITED BANK	* Branch	United Bank, Fairfax, Virginia, proposes to establish a branch at 11921 Rockville Pike, Rockville, Maryland.	Newspaper: Federal Register:	12/19/2008 Not applicable
UNITED BANK	* Branch	United Bank, Fairfax, Virginia, proposes to establish a branch at 2030 Westmoreland Street, Falls Church, Virginia.	Newspaper: Federal Register:	12/19/2008 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	07/21/2008	10/28/2008	S	Small Bank
3567269	SELECT BK, FOREST, VIRGINIA	07/14/2008	10/22/2008	S	Small Bank
693224	UNION B&TC, BOWLING GREEN, VIRGINIA	06/16/2008	10/27/2008	S	Large Bank

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 December 6, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
EDUCATIONAL FUNDING OF THE SOUTH, INC.	* 3A1	Educational Funding of the South, Inc., Knoxville, Tennessee, to become a bank holding company by acquiring 100 percent of the outstanding shares of Community Bank of the Cumberlands, Jamestown, Tennessee.	Newspaper: Federal Register:	12/26/2008 12/26/2008
EDUCATIONAL FUNDING OF THE SOUTH, INC.	4c8	Educational Funding of the South, Inc., Knoxville, Tennessee, to engage in making, acquiring, brokering, or servicing loans, or other extensions of credit.	Newspaper: Federal Register:	Not applicable 12/16/2008
FIRST TRUST CORPORATION	* 4c8	First Trust Corporation, and its subsidiary, First Bank and Trust, both of New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of Globe Bancorp, Inc, and its subsidiary, Globe Homestead Savings Bank, FSA, both of Metairie, Louisiana, and thereby engage in operating a savings association.	Newspaper: Federal Register:	Not available Not available
FMB BANKING CORPORATION	CIC	Prior change in control notice filed by F.W. Carraway, Jr., Caroline Carraway Sutton, Ann Elizabeth Ray, Leslie Erin Hammelman, Nicholas Stephens Sutton, Matthew Yancey Sutton, and Emily Carraway Kemp, all of Tallahassee, Florida; F. Wilson Carraway, III, and Evan Caroline Carraway, both of Carrabelle, Florida; Edward H. Carraway and F.W. Carraway, II, both of Sarasota, Florida; Elizabeth Leigh Neilson, Destin, Florida; Rena Katherine Taylor, Alligator Point, Florida; the FMB Banking Corporation KSOP, F. Wilson Carraway and R. Michael Sims, trustees, all of Monticello, Florida; to collectively acquire an additional 45 percent of the outstanding shares of FMB Banking Corporation, and its wholly owned subsidiary, Farmers & Merchants Bank, both of Monticello, Florida. Total pro forma ownership will equal 77.67 percent.	Newspaper: Federal Register:	12/17/2008 12/19/2008

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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150035	FIRST FARMERS & MRCH B, COLUMBIA, TENNESSEE	08/18/2008	12/01/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 6, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A3	First Community Financial Partners, Inc., Joliet, Illinois, to acquire at least 50.1 percent of the voting shares of Burr Ridge Bank and Trust (in organization), Burr Ridge, Illinois.	Newspaper: Federal Register:	Not available 12/04/2008
FREEPORT BANCSHARES, INC.	4c8	Freeport Bancshares, Inc., Freeport, Illinois, to acquire 100 percent of the voting shares of Community Redevelopment, LLC, Freeport, Illinois, and thereby to engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not applicable
PARAMOUNT BANK	* 18C * Branch	Paramount Bank, Farmington Hills, Michigan, to merge with Paramount Bank, Las Vegas, Nevada, and thereby to establish a branch at 7795 West Sahara Avenue, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available Not applicable
PLYMOUTH FINANCIAL CORPORATION	CIC	Notice by Donald M. Soenen, Plymouth, Michigan, as Trustee of the Donald M. Soenen Trust dated 9/14/84 and Michael J. Soenen, Chicago, Illinois, to retain control of Plymouth Financial Corporation, Plymouth, Michigan, and thereby indirectly retain shares of New Liberty Bank, Plymouth, Michigan.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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280044	BAYLAKE BK, STURGEON BAY, WISCONSIN	07/09/2007	11/17/2008	S	Large Bank
982348	IOWA ST BK, HULL, IOWA	04/21/2008	11/17/2008	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 6, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period		
MIDLAND STATES BANCORP, INC.	* 3A3	Midland States Bancorp, Inc., Effingham, Illinois, to acquire through merger, Waterloo Bancshares, Inc., Waterloo, Illinois, and thereby indirectly acquire Commercial State Bank of Waterloo, Waterloo, Illinois. Also Midland States Bank, Effingham, Illinois, to merge with Commercial State Bank of Waterloo, Waterloo, Illinois, and to retain the acquired facilities as branche offices.	Newspaper:	12/23/2008	
	* 18C		Federal Register:	01/02/2009	
	* Branch				
	* 3A5				

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.

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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 December 6, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
182 BANCSHARES, INC.	* 3A1	182 Bancshares, Inc., Mankato, Minnesota, to become a bank holding company by acquiring 100 percent of Bank 182, Mankato, Minnesota, a de novo bank.	Newspaper: Federal Register:	Not available 12/18/2008
LINCOLN HOLDING COMPANY	3A1	Lincoln Holding Company, Lincoln, Montana, to become a bank holding company by acquiring 100% of the stock of the First Bank of Lincoln, Lincoln, Montana.	Newspaper: Federal Register:	Not applicable Not applicable
SANDQUIST CORP.	CIC	Kirk Sandquist, Deer Lodge, Montana, individually, and acting in concert with Amy Uribe IRA, Deer Lodge, Montana, and Robert Uribe IRA, Deer Lodge, Montana, to acquire control of Sandquist Corp., Deer Lodge, Montana, and thereby acquire control of Peoples Bank of Deer Lodge, Deer Lodge, Montana.	Newspaper: Federal Register:	12/16/2008 12/24/2008

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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256553	DACOTAH BK, ABERDEEN, SOUTH DAKOTA	07/07/2008	11/21/2008	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 6, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
177957	PEOPLES BK, LAWRENCE, KANSAS	08/18/2008	11/25/2008	S	Int Sm 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 December 6, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BMC BANCSHARES, INC.	* 3A1	BMC Bancshares, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of First National Bank, Graford, Texas.	Newspaper: Federal Register:	12/11/2008 12/26/2008
I BANK HOLDING COMPANY, INC.	3A1	I Bank Holding Company, Inc., Lakeway, Texas, to become a bank holding company by acquiring 100 percent of Independent Bank of Austin, SSB, Austin, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Independent Bank Group Central Texas, Inc., McKinney, Texas, and indirectly acquire Independent Bank, Waco, Texas.	Newspaper: Federal Register:	11/23/2008 12/04/2008

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 6, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SECURITY BANCORP, INC.	* 3A1	1st Security Bancorp, Inc., to become a bank holding company by acquiring 100 percent of 1st Security Bank of Washington, both of Mountlake Terrace, Washington, upon the conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available 12/29/2008
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	12/30/2008 01/02/2009
CARPENTER FUND MANAGER GP, LLC	* 3A3 * 3A1	Carpenter Fund Manager GP LLC, Carpenter Fund Management Company LLC, Carpenter Community Bancfund L.P., Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund-CA L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to: 1) acquire CG Holdings, Inc., Irvine, California, and indirectly acquire up to 80 percent of California General Bank, N.A. (in organization), Pasadena, California; and 2) CG Holdings, Inc., Irvine, California, to become a bank holding company by acquiring up to 80 percent of California General Bank, N.A. (in organization), Pasadena, California.	Newspaper: Federal Register:	12/24/2008 01/02/2009
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A,L.P., Carpenter Community Bancfund-CA, L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to acquire Bridge Capital Holdings, and thereby its subsidiary, Bridge Bank, N.A., both of San Jose, California.	Newspaper: Federal Register:	Not available Not available
CELTIC INVESTMENT, INC.	3A1	Celtic Investment, Inc., to become a bank holding company upon the conversion of Celtic Bank Corporation, both of Salt Lake City, Utah, from an industrial bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of San Francisco

Filings received during the week ending December 6, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARLIN BUSINESS SERVICES CORP.	* 3A1 Member 4c8	Marlin Business Services Corp., Mount Laurel, New Jersey, to: 1) become a bank holding company upon the conversion of Marlin Business Bank, Salt Lake City, Utah, from an industrial bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act; 2) Marlin Business Services Corp. to engage indirectly in equipment leasing services through Marlin Leasing Corporation, both of Mount Laurel, New Jersey, pursuant to section 225.28(b)(3) of Regulation Y and 4(c)(8) of the Bank Holding Company Act; and 3) Marlin Business Bank, Salt Lake City, Utah, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not available 12/12/2008
SILVERGATE CAPITAL CORPORATION	3A1	Silvergate Capital Corporation to become a bank holding company upon the conversion of Silvergate Bank, both of La Jolla, California, from an industrial bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not applicable
TAMALPAIS BANCORP	* 3A1 4c8	Tamalpais Bancorp to: 1) become a bank holding company upon the conversion of Tamalpais Bank, both of San Rafael, California, from an industrial bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act; and 2) engage in financial and investment advisory activities through Tamalpais Wealth Advisors, San Rafael, California, pursuant to sections 4(c)(8) of the Bank Holding Company Act, and 225.28(6)(i) of Regulation Y.	Newspaper: Federal Register:	Not available 12/18/2008

* Subject to the provisions of the Community Reinvestment Act

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
3304428	GOLD CANYON BK, GOLD CANYON, ARIZONA	07/28/2008	11/19/2008	S	Small Bank
1162017	UNITED SCTY BK, FRESNO, CALIFORNIA	07/21/2008	11/24/2008	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act