

---

**Federal Reserve Release**

---



*H.2*

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

*No. 50*

*Week Ending December 13, 2008*

Bank Holding Companies

Banco Santander, S.A., Madrid, Spain -- to acquire Sovereign Bancorp, Inc., Philadelphia, Pennsylvania, and thereby acquire its subsidiary federal savings bank, Sovereign Bank, Wyomissing.

- Approved, December 9, 2008

Banks, Foreign

China Construction Bank Corporation, Beijing, China -- to establish a branch in New York, New York.

- Approved, December 8, 2008

Currency

Federal Reserve Notes -- new currency budget for 2009.

- Approved, December 9, 2008

Monetary and Financial Policy

Term Auction Facility -- TAF auctions in the amount of \$150 billion each in 28-day credit on January 12 and 84-day credit on January 26, 2009.

- Announced, December 9, 2008

Regulations and Policies

Government Accountability Office -- interagency response to the GAO report "Risk-Based Capital: New Basel II Rules Reduced Certain Competitive Concerns, but Bank Regulators Should Address Remaining Uncertainties."

- Approved, December 8, 2008

Regulations and Policies

Government Accountability Office -- response to the GAO report "Private Equity: Recent Growth in Leveraged Buyouts Exposed Risks that Warrant Continued Attention."

- Approved, December 9, 2008

Enforcement

Community Investment Services, Inc., North Branch, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, December 11, 2008

## **H.2 Actions under delegated authority**

**December 7, 2008 to December 13, 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

Farmers & Merchants Bank, Timberville, Virginia -- to operate a courier service in Augusta County and the cities of Staunton and Waynesboro.

- Approved, December 8, 2008

#### Cleveland

The Farmers Citizens Bank, Bucyrus, Ohio -- to establish a branch at 2821 Fishinger Road, Columbus.

- Approved, December 11, 2008

#### New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 6707 Governor Ritchie Highway, Glen Burnie, Maryland.

- Approved, December 10, 2008

### **Bank Holding Companies**

#### Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire an interest in The A.N.B. Corporation, Terrell, its subsidiary holding company, A.N.B. Delaware Corporation, and its subsidiary bank, The American National Bank of Texas.

- Approved, December 12, 2008

**Bank Holding Companies**

## Atlanta

American Momentum Bank, Tampa, Florida -- waiver of application to acquire Texas First Bank, Galveston, Texas, in connection with the merger of American Momentum and Texas First Bank.

- Granted, December 12, 2008

## San Francisco

Carpenter Fund Manager GP, LLC, Irvine, California; 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. -- to acquire shares of Manhattan Bancorp, El Segundo, and its subsidiary bank, Bank of Manhattan, N.A.

- Approved, December 11, 2008

## San Francisco

Carpenter Fund Manager GP, LLC, Irvine, California; 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. -- to acquire Bridge Capital Holdings, San Jose, and its subsidiary bank, Bridge Bank, N.A.

- Approved, December 12, 2008

## Atlanta

First Bancshares of Stevenson, Inc., Stevenson, Alabama -- waiver of application to merge with F&M Bancorporation, Centre, in connection with the merger of their respective subsidiary banks, First Southern State Bank, Stevenson, and Farmers & Merchants Bank of Centre, Centre.

- Granted, December 12, 2008

**Bank Holding Companies**

Chicago

First Community Financial Partners, Inc., Joliet, Illinois -- to acquire shares of Burr Ridge Bank and Trust (in organization), Burr Ridge.

- Approved, December 11, 2008

Kansas City

Foundation First Corporation, Omaha, Nebraska -- to become a bank holding company and to acquire Western State Bancshares, Inc., Waterloo, and thereby indirectly acquire Western State Bank.

- Approved, December 8, 2008

Dallas

Independent Bank Group, Inc., McKinney, Texas -- to acquire Independent Bank Group, Inc., McKinney, and thereby indirectly acquire Independent Bank, Waco.

- Approved, December 11, 2008

Minneapolis

NASB Shares, Inc., Belgrade, Minnesota -- to retain Borgerding Agency, Inc., Belgrade, and North American State Insurance Agency, Inc., Elrosa, and thereby engage in insurance agency activities.

- Approved, December 12, 2008

New York

Standard Chartered Bank, London, England -- to engage de novo through its subsidiary, Standard Chartered Securities (North America) Inc., New York, New York, in certain permissible nonbanking activities.

- Approved, December 12, 2008

**Bank Holding Companies**

Kansas City

Summerfield Financial Services, LLC, Fremont, Nebraska -- to become a bank holding company and to acquire The First National Bank of Summerfield, Summerfield, Kansas.

- Approved, December 9, 2008

Richmond

VBB Financial Corporation, Richmond, Virginia -- to become a bank holding company and to acquire Virginia Business Bank, Richmond.

- Approved, December 12, 2008

**Bank Mergers**

New York

Banco Popular de Puerto Rico, San Juan, Puerto Rico -- to merge with its wholly owned subsidiary, Popular Finance, Inc., Ponce.

- Withdrawn, December 8, 2008

**Change in Bank Control**

Minneapolis

Citizens Bancshares of Woodville, Inc., Hudson, Wisconsin -- change in bank control of Citizens and its subsidiary bank, Citizens State Bank, Hudson.

- Permitted, December 11, 2008

Atlanta

Citizens Corporation, Columbia, Mississippi -- to retain control of Citizens and its subsidiary bank, Citizens Bank, Columbia.

- Permitted, December 11, 2008

Extensions of Time

St. Louis

First Financial Bank, El Dorado, Arkansas -- extension to April 8, 2009, to establish a branch at 2300 East Main Street, El Dorado.

- Granted, December 11, 2008



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

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 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 CitiFinancial Consumer Finance India Ltd.	Newspaper: Federal Register:	Not applicable Not applicable
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 additional investment in Citibank Korea Inc., Seoul, South Korea.	Newspaper: Federal Register:	Not applicable Not applicable
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York, to acquire additional common shares up to 9.9 percent of the outstanding common shares of Chinatrust Financial Holding Company, Ltd., Taipei, Taiwan, Republic of China.	Newspaper: Federal Register:	Not available 01/12/2009
NEW YORK PRIVATE BANK & TRUST CORPORATION	* 3A3	New York Private Bank & Trust Corporation, Emigrant Bancorp, Inc. and Emigrant Bank, all of New York, New York, to acquire 100% of the voting shares of DollarSavingsDirect.com (in Formation), Ossining, New York.	Newspaper: Federal Register:	Not available Not available

**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
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 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

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 December 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/21/2008
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the southeast corner of Miramar Parkway and Flamingo Road, Miramar, FL.	Newspaper:	12/18/2008
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the southwest corner of Woolbright Road and Jog Road, Boynton Beach, FL.	Newspaper:	12/18/2008
			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 December 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	01/02/2009 01/05/2009
CBB Financial Corp	3A1	CBB Financial Corp, Midlothian, Virginia, to become a bank holding company through the acquisition of 100% of Community Bankers' Bank, Midlothian, Virginia.	Newspaper: Federal Register:	Not applicable Not applicable
HomeTown Bankshares Corporation	3A1	HomeTown Bankshares Corporation, Roanoke, Virginia, to become a bank holding company through the acquisition of 100% of HomeTown Bank, Roanoke, Virginia.	Newspaper: Federal Register:	Not applicable Not applicable
SONABANK, NATIONAL ASSOCIATION	* Branch	Sonabank, Charlottesville, Virginia, upon conversion of Sonabank, N.A., Charlottesville, Virginia, a national banking association, to a Virginia-chartered commercial bank proposes to establish a branch at 1770 Timberwood Boulevard, Suite 100, Charlottesville, Virginia.	Newspaper: Federal Register:	12/03/2008 Not applicable
SOUTHERN BANCSHARES (N.C.), INC.	* 3A3	Southern Bancshares, Inc., Mount Olive, North Carolina, to acquire up to 9.9% of the outstanding common stock of ECB Bancorp, Inc., Englehard, North Carolina, and thereby indirectly acquire up to 9.9% of the shares of East Carolina Bank, Englehard, North Carolina.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**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 December 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/28/2008
			Federal Register:	12/26/2008
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:	01/02/2009
			Federal Register:	01/08/2009
RAYMOND JAMES FINANCIAL, INC.	* 3A1	Raymond James Financial, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Raymond James Bank, FSB, both of St. Petersburg, Florida, to be named Raymond James Bank, N.A., upon its conversion to a national bank.	Newspaper:	12/24/2008
			Federal Register:	Not available
SYNOVUS FINANCIAL CORP.	4c8	Synovus Financial Corporation, Columbus, Georgia, to establish Broadway Asset Management, Inc., Columbus, Georgia, and thereby engage de novo in extending credit and servicing loans, activities related to extending credit, and leasing personal and real property.	Newspaper:	Not applicable
			Federal Register:	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.

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 December 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITY STATE BANK	* Branch	City State Bank, Ogden, Iowa, to establish a branch facility to be located at 217 Mulberry Street, Ogden, Iowa, the site of its head office which will be relocated to Ames, Iowa.	Newspaper: Federal Register:	12/18/2008 Not applicable
GLENWOOD BANCORPORATION	* 3A3	Glenwood Bancorporation, Glenwood, Iowa, to acquire 100 percent of Tabor Enterprises, Inc., Tabor, Iowa, and thereby indirectly acquire First State Bank, Tabor, Iowa.	Newspaper: Federal Register:	Not available Not available
INDIANA BANK CORP.	4c8	12-day Notice - Indiana Bank Corp., Dana, Indiana, proposes to engage de novo 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:	01/03/2009 12/29/2008

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 December 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**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
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 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/22/2008
			Federal Register:	12/18/2008

**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 December 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK VI	Member	Bank VI, Salina, Kansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
COLORADO FINANCIAL HOLDINGS, LLC	* 3A1	Colorado Financial Holdings, LLC, Boulder, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of New Frontier Bancorp, parent of New Frontier Bank, both in Greeley, Colorado.	Newspaper: Federal Register:	Waived Waived
HIGH COUNTRY BANCORP, INC.	* 3A1	High Country Bancorp, Inc., Salida, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of High Country Bank, Salida, Colorado.	Newspaper: Federal Register:	Not available 01/09/2009
PEOPLES EXCHANGE BANK	Member	Peoples Exchange Bank, Belleville, Kansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

**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
NONE					

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 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**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 December 13, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/13/2008
			Federal Register:	12/29/2008
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:	Not available
			Federal Register:	12/12/2008
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:	Not available
			Federal Register:	12/18/2008

**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