
Federal Reserve Release



H.2

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

No. 52

Week Ending December 27, 2008

Bank Holding Companies

GMAC LLC, Detroit, Michigan, and IB Finance Holding Company, LLC -- to become bank holding companies on conversion of GMAC Bank, Midvale, Utah, from an industrial loan company to a commercial bank and to retain their nonbanking subsidiaries.

- Approved, December 24, 2008

Enforcement

Birthright Incorporated, Montgomery, Alabama -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, December 22, 2008

Cherokee Bancshares, Inc., St. Paul, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, December 22, 2008

Michigan Heritage Bank, Farmington Hills, Michigan -- written agreement with the Federal Reserve Bank of Chicago and the Michigan Office of Financial and Insurance Regulation.

- Announced, December 22, 2008

Ocean Bankshares, Inc., Miami, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, December 23, 2008

H.2 Actions under delegated authority

December 21, 2008 to December 27, 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

Chicago

City State Bank, Ogden, Iowa -- to establish a branch at 217 Mulberry Street, Ogden.
- Approved, December 26, 2008

Dallas

Community Bank, Granbury, Texas -- to establish a branch at 1300 South University Drive, Fort Worth.
- Approved, December 26, 2008

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at the intersection of Forest Road and Cloverdale Boulevard, Forest.
- Approved, December 22, 2008

Richmond

Sonabank, National Association, Charlottesville, Virginia -- to establish a branch at 1770 Timberwood Boulevard, Suite 100, Charlottesville, on Sonabank's conversion to a state-chartered institution.
- Approved, December 24, 2008

Richmond

United Bank Fairfax, Virginia -- to establish a branch at 2030 Westmoreland Street, Falls Church.
- Approved, December 24, 2008

Bank Branches, Domestic

Richmond

United Bank, Fairfax, Virginia -- to establish a branch at 11921 Rockville Pike, Rockville, Maryland.

- Approved, December 24, 2008

Bank Holding Companies

Minneapolis

182 Bancshares, Inc., Mankato, Minnesota -- to become a bank holding company and to acquire Bank 182, Mankato, a de novo bank.

- Withdrawn, December 23, 2008

Chicago

Grant County State Bancshares, Inc., Employees Stock Ownership Plan, Swayzee, Indiana -- to increase its ownership of Grant County State Bancshares, Inc., Swayzee, and thereby indirectly increase its ownership of Grant County State Bank.

- Approved, December 26, 2008

Richmond

Summit Financial Group, Inc., Moorefield, West Virginia -- to acquire Greater Atlantic Financial Corp., Reston, Virginia, and thereby indirectly acquire Greater Atlantic Bank.

- Withdrawn, December 26, 2008

San Francisco

Tamalpais Bancorp, San Rafael, California -- to become a bank holding company on conversion of Tamalpais Bank, San Rafael, from an industrial bank to a commercial bank, and to engage in financial and investment advisory activities through Tamalpais Wealth Advisors.

- Approved, December 26, 2008

Bank Holding Companies

Minneapolis

TCF Financial Corporation, Wayzata, Minnesota -- waiver of application to establish TCF Interim National Bank, Sioux Falls, South Dakota, in connection with the merger of TCF Interim and TCF National Bank, Wayzata.

- Approved, December 26, 2008

Banks, Foreign

New York

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

- Approved, December 24, 2008

Extensions of Time

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- extension to March 20, 2009, to acquire shares of CKF Bancorp, Inc., Danville.

- Granted, December 22, 2008

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to April 9, 2009, to increase its ownership of Prairieland Bancorp, Inc., Bushnell, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell.

- Granted, December 22, 2008

Extensions of Time

Boston

WebFive, MHC, Webster, Massachusetts, and WebFive Financial Services, Inc. -- extension to January 25, 2009, to become a mutual bank holding company and stock bank holding company, respectively, and to acquire Webster Five Cents Savings Bank, Webster.

- Granted, December 23, 2008

Financial Holding Companies

New York

Kinderhook Bank Corp., Kinderhook, New York -- election to become a financial holding company.

- Effective, December 22, 2008

Director, BS&R

Lloyds TSB Group plc, London, England, and Lloyds TSB Bank plc -- elections to be treated as financial holding companies.

- Effective, December 24, 2008

International Operations

Director, BS&R

Bank of America, National Association, Charlotte, North Carolina -- for its Canadian branch to acquire BANA Canada Funding Company Ltd., Calgary, Canada, and BANA Alberta Funding Company, ULC.

- Approved, December 22, 2008

Membership

Kansas City

Bank VI, Salina, Kansas -- to become a member of the Federal Reserve System.

- Approved, December 22, 2008

Kansas City

Peoples Exchange Bank, Belleville, Kansas -- to become a member of the Federal Reserve System.

- Approved, December 22, 2008

Richmond

Sonabank, National Association, Charlottesville, Virginia -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, December 24, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 27, 2008

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

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 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/08/2009
			Federal Register:	01/12/2009

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 27, 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 December 27, 2008

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

NONE

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 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL ONE FINANCIAL CORPORATION	* 4c8	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of Chevy Chase Bank, F.S.B., McLean, Virginia.	Newspaper: Federal Register:	Not available 01/12/2009
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 6.82% and to acquire up to 7.55% of the voting securities of Commonwealth Bankshares, Inc., Norfolk, Virginia.	Newspaper: Federal Register:	Not available Not available
ICB FINANCIAL	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 5.81% and to acquire up to 9.90% of the voting securities of ICB Financial, Ontario, California.	Newspaper: Federal Register:	Not available Not available
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:	01/19/2009 01/15/2009
UNION BANK AND TRUST COMPANY	* Branch	Union Bank and Trust Company, Bowling Green, Virginia, proposes to establish a branch at 8983 Staples Mill Road, Richmond, Virginia.	Newspaper: Federal Register:	01/07/2009 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 December 27, 2008

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

NONE

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 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 01/12/2009
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:	01/17/2009 01/12/2009

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 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 1631 Highway 25B N, Heber Springs, Arkansas.	Newspaper:	01/03/2009
			Federal Register:	Not applicable
MID AMERICA BANKING CORPORATION	CIC	Notice by Leon Dale Loveall, individually, and acting in concert with Marlese Loveall, both of Columbia, Missouri, to gain control of Mid America Banking Corporation, Columbia, Missouri.	Newspaper:	12/31/2008
			Federal Register:	01/13/2009

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 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST BANK	* 18C	1st Bank, Evanston, Wyoming, to merge with First National Bank of Morgan, Morgan, Utah, and incident thereto establish branches at 120 North State Street, Morgan, Utah, and 5015 West Old Hwy Road, Morgan, Utah.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF VERSAILLES	* Branch	Bank of Versailles, Versailles, Missouri, to establish a branch at 76 Grand Point Boulevard, Sunrise Beach, Missouri.	Newspaper:	12/12/2008
			Federal Register:	Not applicable
GARDNER NATIONAL BANK	Member	Gardner National Bank (to be known as Gardner Bank), Gardner, Kansas, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	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 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK	* Branch	Community Bank, Granbury, Texas, establish a branch to be located at 1300 South University Drive, Fort Worth, Texas 76107.	Newspaper:	12/17/2008
			Federal Register:	Not applicable

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 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, 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 up to 18 percent of Heritage Bank, National Association, New York, New York.	Newspaper: Federal Register:	01/23/2009 Not available
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire up to 8.4 percent of AB&T Financial Corporation, and thereby indirectly its subsidiary, Alliance Bank & Trust Company, both of Gastonia, North Carolina, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Waived 01/23/2009
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:	12/06/2008 12/12/2008

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