
Federal Reserve Release



H.2

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

No. 7

Week Ending February 14, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 28-day credit on February 9, 2009.

- Announced, February 9, 2009

Personnel

Division of Information Technology -- appointment of Wayne A. Edmondson as deputy director and Rajasekhar R. Yelisetty as assistant director.

- Approved, February 12, 2009

Testimony and Statements

Federal Reserve Credit Programs -- statement by Chairman Bernanke before the House Committee on Financial Services on Federal Reserve programs to strengthen credit markets and the economy.

- Published, February 10, 2009

Enforcement

Exchange Bank of Missouri, Fayette, Missouri -- written agreement dated August 14, 2006, terminated January 30, 2009.

- Announced, February 9, 2009

FirstCity Bancorp, Inc., Stockbridge, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, February 9, 2009

Genoa Banking Company, Genoa, Ohio -- issuance of a consent order of assessment of a civil money penalty.

- Announced, February 9, 2009

H.2 Actions under delegated authority

February 8, 2009 to February 14, 2009

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

San Francisco

Nara Bank, Los Angeles, California -- to establish a branch at 1741-A Route 27, Edison, New Jersey.

- Approved, February 13, 2009

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- to establish a branch at 1747 Evans Road, Suite 102, Melbourne.

- Withdrawn, February 11, 2009

Bank Holding Companies

Richmond

Capital One Financial Corporation, McLean, Virginia -- to acquire Chevy Chase Bank, F.S.B., McLean.

- Approved, February 13, 2009

San Francisco

Carpenter Fund Manager GP, LLC, Irvine, California -- to acquire an interest in Heritage Bank, National Association, New York, New York.

- Approved, February 13, 2009

Bank Holding Companies

San Francisco

Carpenter Fund Manager GP, LLC, Irvine, California -- to acquire CG Holdings, Inc., Irvine, and thereby acquire an interest in California General Bank, N.A. (in organization), Pasadena, and for CG Holdings, Inc. to become a bank holding company and to acquire an interest in California General Bank, N.A. (in organization).

- Approved, February 13, 2009

Chicago

Golden Eagle Bancorp, Inc., Woodstock, Illinois -- to become a bank holding company and to acquire Golden Eagle Community Bank, Woodstock, and thereby engage in extending credit and servicing loans.

- Approved, February 10, 2009

General Counsel

Liberty Bancshares, Jonesboro, Arkansas, and Liberty Bank of Arkansas -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L to permit a director of the Liberty institutions to continue to also serve as a director and chairman of Tyronza Bancshares, Marked Tree, Arkansas, and its subsidiary bank, First Delta Bank.

- Granted, February 12, 2009

Change in Bank Control

Chicago

iTeam Companies, Inc., Brookfield, Wisconsin -- change in bank control of iTeam and its subsidiary bank, Kenney Bank and Trust, Kenney, Illinois.

- Permitted, February 10, 2009

Extensions of Time

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension to May 14, 2009, to increase its interest in Washington Bancorp, Washington, and its subsidiary bank, Federation Bank.

- Granted, February 12, 2009

International Operations

Richmond

Bank of America, National Association, Charlotte, North Carolina -- to amend the articles of association of its Edge subsidiary, Boston Overseas Financial Corporation, New York, New York.

- Approved, February 13, 2009

Director, BS&R

Citibank, N.A., New York, New York -- to acquire and make investments, through its London branch, in a special-purpose vehicle, under Regulation K.

- Approved, February 11, 2009

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending February 14, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 3A3	Application by Independent Bank Corp., Rockland, MA to merge with Benjamin Franklin Bancorp, Inc., and thereby acquire its subsidiary bank Benjamin Franklin Bank, both of Franklin, MA pursuant to sections 3(a)(3)/3(a)(5) of the BHC Act.	Newspaper:	Not available
	* 3A5		Federal Register:	02/20/2009
MIDDLESEX SAVINGS BANK	* 3A1	Application filed by Middlesex Bancorp, MHC, Natick, Massachusetts to become a mutual bank holding company through the acquisition of 100% of the voting shares of Middlesex Savings Bank, Natick, Massachusetts, pursuant to section 3(a)(1) of the BHC Act and to acquire through merger Service Bancorp, MHC, Service Bancorp Inc., and Strata Bank, all located in Medway, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* 3A5			
STATE STREET BANK AND TRUST COMPANY	* Branch	Application by State Street Bank and Trust Company, Boston, Massachusetts to establish a de novo branch office at One Lincoln Street, Boston, Massachusetts, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable

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 February 14, 2009**

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 ZAO KB Citibank, Moscow, Russia.	Newspaper: Federal Register:	Not applicable Not applicable
INVESTORS BANCORP, MHC	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey to acquire American Bancorp of New Jersey, and its wholly-owned subsidiary, American Bank of New Jersey, both of Bloomfield, New Jersey, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	03/13/2009 02/27/2009
MAX BANCORP, LLC	* 3A1	Max Bancorp, LLC, New York, New York, to become a one-bank holding company by acquiring majority of the voting shares of Allegiance Community Bank, South Orange, New Jersey, pursuant to Section 3(a)(1) of BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	03/02/2009 02/23/2009
UNITED OVERSEAS BANK LIMITED	FBSEA	United Overseas Bank Limited, Singapore, to establish branches in Los Angeles and New York by upgrading its existing agencies, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 February 14, 2009

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 February 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO HARLAN, INC.	CIC	Interagency Notices of Change in Bank Control filed by the following persons acting in concert: Earl F. Croushorn,II, Rayburn Doss, Mark David Goss, Vesper Singleton, Phillip M. Smith, U. Wayne Greene, Richard L. Fox, D. Steve Tolliver, Donald G. Parsons, Frederick M. Busroe,Jr., Gary W. Cupp, James A. Emrich, Julie E. Fredrick, and James E.F. Croushorn (also individually)to retain and acquire 25% or more of the outstanding voting shares of Banco Harlan, Inc., Harlan, KY	Newspaper: Federal Register:	02/22/2009 02/23/2009
PNC BANK, DELAWARE	* Branch	PNC Bank, Delaware, Wilmington, DE to establish a branch at 19312 Lighthouse Boulevard, Unit #1, Rehoboth Beach, DE.	Newspaper: Federal Register:	01/19/2009 Not applicable
PNC BANK, DELAWARE	* Branch	PNC Bank, Delaware, Wilmington, DE to establish a branch at 220 Town Center Drive, Millville, DE.	Newspaper: Federal Register:	01/19/2009 Not applicable
PNC BANK, DELAWARE	* Branch	PNC Bank, Delaware, Wilmington, DE to establish a branch at 25939 John J. Williams Highway, Long Neck, DE.	Newspaper: Federal Register:	01/19/2009 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 February 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BCBANK, INC.	Premises	BCBank, Philippi, West Virginia, to increase its investment in bank premises.	Newspaper:	Not applicable
			Federal Register:	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 February 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BISCAYNE BANCSHARES, INC.	3A1	Biscayne Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Biscayne Bank, both of Coconut Grove, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
CLAIBORNE HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by the Yoakum Family, LP, Tazewell, Tennessee, to acquire 40.87 percent of the outstanding shares of common stock of Clairborne Holding Company, Inc., and its subsidiary, First Century Bank, both of Tazewell, Tennessee.	Newspaper: Federal Register:	02/25/2009 03/02/2009
FIRST STATE BANK OF THE FLORIDA KEYS HOLDING COMPANY	* 3A1	First State Bank of the Florida Keys Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of First State Bank of the Florida Keys, both of Key West, Florida.	Newspaper: Federal Register:	Not available 03/13/2009
FLORIDA BANK	* 18C * Branch * 18C	Florida Bank, Tampa, Florida, to merge with Florida Bank of Jacksonville, Jacksonville, Florida, and The Bank of Tallahassee, Tallahassee, Florida.	Newspaper: Federal Register:	03/09/2009 Not applicable
INTERCONTINENTAL BANKSHARES, INC.	* 3A1	Intercontinental Bankshares, LLC, Coral Gables, Florida, to acquire 81 percent of the outstanding shares of Intercontinental Bank, West Miami, Florida	Newspaper: Federal Register:	Not available 03/06/2009
MCINTOSH BANCSHARES, INC.	CIC	Prior change in control notice filed by Redemptus Group LLC, Dunwoody, Georgia, to acquire 24.99 percent of the outstanding shares of common stock of McIntosh Bancshares, Inc., and its subsidiary, McIntosh State Bank, both of Jackson, Georgia.	Newspaper: Federal Register:	02/24/2009 02/20/2009
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the following branches; 5420 W. Fayetteville Rd., College Park, Georgia, to be known as the The River's Station Office, and 1628 Cumming Hwy, Canton, Georgia, to be known as The Canton Marketplace Office.	Newspaper: Federal Register:	02/19/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the following branches; 5795 Airport Road N., Naples, Florida, to be known as the Naples Boulevard Office, and 12737 Tamiami Trail E., Naples, Florida, to be known as the Lely Office.	Newspaper: Federal Register:	02/22/2009 Not applicable
WILLISTON HOLDING COMPANY	CIC	Prior change in control notice filed by Michael Todd Etheridge of Williston, Florida, to acquire 0.42 percent of the outstanding shares of Willston Holding Company, and its subsidiary, Perkins State Bank, both of Williston, Florida.	Newspaper: Federal Register:	02/25/2009 03/04/2009

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 February 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BARLOW BANKING CORPORATION	4c8	Barlow Banking Corporation, Iowa Falls, Iowa, for permission to continue to engage in the permissible nonbanking activity of extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 03/04/2009
GARNAVILLO BANK CORPORATION	4c8	Garnavillo Bank Corporation, Garnavillo, Iowa, to engage in the permissible nonbanking activity of insurance in small towns pursuant to Section 225.28(b)(11)(iii)(A) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
GMAC LLC	* 3A3 4c8	GMAC LLC, Detroit, Michigan, to retain 21.5 percent of the voting shares of Capmark Financial Group, Inc., Horsham, Pennsylvania, and thereby indirectly retain control of Capmark Bank, Midvale, Utah and Escrow Bank USA, Midvale, Utah, and thereby to operate an industrial bank.	Newspaper: Federal Register:	Not available 03/02/2009
ROLLING HILLS BANK & TRUST	* 18C * Branch	Rolling Hills Bank & Trust, Atlantic, Iowa, to merge with The First National Bank of Brewster, Brewster, Minnesota, and thereby to establish branches at 224 Tenth Street, Brewster, Minnesota and 229 Tenth Street, Worthington, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
TYGRIS COMMERCIAL FINANCE GROUP, INC.	* 3A1 4c8	Tygris Commercial Finance Group, Inc., Parsippany, New Jersey, to become a bank holding company by acquiring 100 percent of the voting shares of Texico Bancshares Corporation, Texico, Illinois, and thereby indirectly acquire Texico State Bank, Texico, Illinois, and to engage in permissible nonbanking activities through Tygris Vendor Finance, Inc., Parsippany, New Jersey, Tygris Asset Finance, Inc., Chicago, Illinois, Tygris Corporate Finance, Inc., Wilton, Connecticut, TAF Funding I, LLC, Chicago, Illinois, USXL Funding I, LLC, Parsippany, New Jersey, USXL Funding II, LLC, Parsippany, New Jersey, and Pro-Lease, Inc., Parsippany, New Jersey.	Newspaper: Federal Register:	03/02/2009 02/09/2009

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
930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/14/2008	02/05/2009	S	Small Bank
542649	CHEMICAL BK, MIDLAND, MICHIGAN	08/11/2008	01/29/2009	O	Large Bank
863746	FARMERS & MRCH SVG BK, MANCHESTER, IOWA	10/20/2008	01/27/2009	S	Small Bank
2339795	LIBERTYVILLE B&TC, LIBERTYVILLE, ILLINOIS	09/22/2008	01/26/2009	S	Large Bank

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 February 14, 2009

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

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 February 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNIVERSITY FINANCIAL CORP, INC. DBA SUNRISE COMMUNITY BANKS	* 3A3	University Financial Corp, Inc., DBA Sunrise Community Banks, Saint Paul, Minnesota, to acquire 100% of EastBank, Minneapolis, Minnesota.	Newspaper:	03/01/2009
			Federal Register:	03/02/2009

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 February 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER COUNTY BAN CORPORATION	* 3A3	Banner County Ban Corporation, Harrisburg, Nebraska, to acquire 100 percent of the voting shares of Cowboy State Bank, Ranchester, Wyoming.	Newspaper:	Not available
			Federal Register:	03/06/2009
FSB INVESTMENTS LLC	* 3A1 4c8	FSB Investments, LLC, Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of up to 53.89 percent of the voting shares of MidWest Community Financial Corporation, Midwest City, Oklahoma, parent of The First State Bank, Canute, Oklahoma. FSB Investments, LLC, Oklahoma City, Oklahoma, to acquire 100% of American Resource Mortgage, Inc., Midwest City, Oklahoma, and thereby engage in the origination of mortgage loans.	Newspaper:	Not available
			Federal Register:	03/11/2009
MEADER INSURANCE AGENCY, INC.	* 3A3	Meader Insurance Agency, Inc., Waverly, Kansas, to retain an additional .82 percent of the voting shares of 1st Financial Bancshares, Inc., Overland Park, Kansas, parent of 1st Financial Bank, a subsidiary of Sylvan Agency, Inc., both of Overland Park, Kansas.	Newspaper:	02/27/2009
			Federal Register:	03/13/2009
PLATTE VALLEY BANK	* 18C	Platte Valley Bank, Torrington, Wyoming, to purchase certain assets and assume certain liabilities of the Casper, Wyoming branch of Bank of Wyoming, Thermopolis, Wyoming, and to operate a full-service branch at such location.	Newspaper:	Not available
			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
896856	CASTLE ROCK BK, CASTLE ROCK, COLORADO	11/17/2008	02/03/2009	S	Small Bank
542854	FARMERS ST BK, PINE BLUFFS, WYOMING	11/03/2008	01/28/2009	S	Small Bank
151555	FIRST BK OF CHANDLER, CHANDLER, OKLAHOMA	11/17/2008	02/03/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 14, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST TEXAS BANCORP, INC.	* 3A5	East Texas Bancorp, Inc., Longview, Texas, to acquire by merger 100 percent of Hickory Hill Bancshares, Inc., Avinger, Texas, and Lone Star Bancshares, Inc., Lone Star, Texas, and therefore indirectly acquire The First State Bank, Avinger, Texas, and The Lone Star Bank, Lone Star, Texas, respectively.	Newspaper:	03/09/2009
			Federal Register:	03/13/2009
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank - Texas City, Texas City, Texas, to purchase the assets and assume the liabilities of Texas First Bank - Winnie, Winnie, Texas, and to establish branches at the following locations: 210 Highway 124, Winnie, Texas 77665; 519 Rollingbrook Drive, Baytown, Texas 77521; and Highway 124 and F.M. 365, Fannett, Texas 77705.	Newspaper:	Not available
			Federal Register:	Not applicable
VALLIANCE TEXAS FINANCIAL HOLDINGS, INC.	* 3A1	Valliance Texas Financial Holdings, Inc., McKinney, Texas, to become a bank holding company by acquiring 100 percent of Valliance Bank, McKinney, Texas.	Newspaper:	Not available
			Federal Register:	Not available

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 February 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRANS PACIFIC BANCORP	CIC	Notice by Dorothy Margaret Daly, Oak Brook, Illinois, individually and as executor of the estate of Denis J. Daly, Sr., or trustee of various trusts, to retain 45.6 percent of Trans Pacific Bancorp, Inc., and indirectly its subsidiary, Trans Pacific National Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available 02/04/2009
WILSHIRE BANCORP, INC.	CIC	Notice by Koh-Wilshire LP, Los Angeles, California, to retain approximately 18.27 percent of Wilshire Bancorp, Inc., Los Angeles, California, and thereby indirectly retain Wilshire State Bank, Los Angeles, California; and request by Koh-Wilshire, L.P. for a determination of qualified family partnership status under the Bank Holding Company Act of 1956.	Newspaper: Federal Register:	02/22/2009 02/25/2009

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
197478	EAST WEST BK, PASADENA, CALIFORNIA	07/07/2008	02/05/2009	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act