
Federal Reserve Release



H.2

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

No. 8

Week Ending February 21, 2009

Bank Holding Companies

Wells Fargo & Company, San Francisco, California -- request for temporary relief from the Board's risk-based and leverage capital guidelines, in connection with Wells Fargo's acquisition of Wachovia Corporation, Charlotte, North Carolina.

- Granted, February 19, 2009

Monetary and Financial Policy

Monetary Policy -- Monetary Policy Report to the Congress.

- Authorized, February 19, 2009

Testimony and Statements

Monetary Policy -- testimony by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on February 24 and before the House Committee on Financial Services on February 25, 2009, on the semiannual Monetary Policy Report to the Congress.

- Discussed, February 20, 2009

Enforcement

Corus Bankshares, Inc., Chicago, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 19, 2009

Florida Community Banks, Inc., Immokalee, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, February 19, 2009

Polk County Bancorporation, Inc., Johnston, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 19, 2009

Enforcement

Temecula Valley Bancorp, Inc., Temecula, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, February 19, 2009

H.2 Actions under delegated authority

February 15, 2009 to February 21, 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

Secretary

PNC Bank, Delaware, Wilmington, Delaware -- to establish branches at 220 Town Center Drive, Millville; 19312 Lighthouse Plaza Boulevard, Rehoboth Beach; and 25939 John J. Williams Highway, Long Neck.

- Approved, February 19, 2009

Richmond

TruPoint Bank, Grundy, Virginia -- to establish a branch at 600 East Main Street, Abingdon.

- Approved, February 19, 2009

Bank Holding Companies

Chicago

City State Bancorporation, Inc., Central City, Iowa -- to become a bank holding company and to acquire shares of MSB Corporation, Central City, and thereby indirectly control City State Bank.

- Approved, February 17, 2009

New York

Madison National Bancorp, Inc., Hauppauge, New York -- to become a bank holding company and to acquire Madison National Bank, Hauppauge.

- Withdrawn, February 19, 2009

Bank Holding Companies

Philadelphia

Penseco Financial Services Corporation, Scranton, Pennsylvania -- waiver of application to acquire Old Forge Bank, Old Forge, in connection with its merger with Penseco's subsidiary bank, Penn Security Bank and Trust Company, Scranton.

- Granted, February 20, 2009

Atlanta

Riverside Florida Holding Company, Cape Coral, Florida -- to become a bank holding company and to acquire Riverside Bank of the Gulf Coast, Cape Coral.

- Withdrawn, February 20, 2009

Change in Bank Control

Chicago

Community Holdings Corporation, Palos Hills, Illinois -- change in bank control of Community and its subsidiary bank, Family Bank and Trust Company, Palos Hills.

- Permitted, February 18, 2009

St. Louis

Mid America Banking Corporation, Columbia, Missouri -- change in bank control of Mid America and its subsidiary bank, Mid America Bank & Trust Company, Dixon.

- Permitted, February 20, 2009

Extensions of Time

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- extension to May 19, 2009, to establish a branch at the intersection of State Highway 117 (West 121st Street South) and South Vancouver Avenue, Glenpool.

- Granted, February 17, 2009

Extensions of Time

Richmond

Coastal Carolina Bancshares, Inc., Myrtle Beach, South Carolina -- extension to May 21, 2009, to become a bank holding company and to acquire Coastal Carolina National Bank (in organization), Myrtle Beach.

- Granted, February 19, 2009

Chicago

Garnavillo Bank Corporation, Garnavillo, Iowa -- extension to May 21, 2009, to engage in extending credit and servicing loans.

- Granted, February 19, 2009

Chicago

Linden State Bank, Linden, Indiana -- extension to May 7, 2009, to merge with Farmers State Bank, New Ross, and thereby establish four branches.

- Granted, February 18, 2009

Financial Holding Companies

Director, BS&R

Eternity Holdings One Trust, Wilmington, Delaware, and Eternity Four-A Trust, Newark -- elections to be treated as financial holding companies in connection with their indirect controlling interest in Bank Hapoalim B.M., Tel Aviv, Israel.

- Effective, February 18, 2009

Dallas

First Fabens Bancorporation, Inc., Fabens, Texas -- election to become a financial holding company.

- Effective, February 19, 2009

International Operations

Director, BS&R

J.P. Morgan International Finance Limited, Newark, Delaware -- to acquire First Data/Paymentech Canada Partner, ULC, Toronto, Canada, and thereby acquire an interest in Chase Paymentech Solutions.

- Approved, February 19, 2009

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on January 27-28 and the conference call on January 16, 2009.

- Published, February 18, 2009

Secretary

Regulation CC (Availability of Funds and Collection of Checks) -- technical amendments to appendix A to reflect the restructuring of check processing operations in the Philadelphia and Richmond Federal Reserve Districts.

- Approved, February 13, 2009

(A/C)

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending February 21, 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:	02/16/2009
	* 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:	02/27/2009
			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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
BANK OF FALL RIVER CO-OP BK	FALL RIVER, MASSACHUSETTS

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
-------------	----------

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 21, 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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
-------------	----------

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS NATIONAL BANC CORP.	4c8	Farmers National Banc Corp, Canfield, Ohio, to acquire 100 percent of the voting shares of Butler Wick Trust Company, Youngstown, Ohio, and thereby engage in general trust activities	Newspaper:	Not applicable
			Federal Register:	Not available

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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
-------------	----------

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHESAPEAKE BANK	Premises	Chesapeake Bank, Kilmarnock, 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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
-------------	----------

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	03/20/2009 03/13/2009
IBERIABANK	* Branch	Iberiabank, New Orleans, Louisiana, to establish a branch located at 10430 Perkins Road, Baton Rouge, Louisiana, to be known as the Perkins Branch.	Newspaper: Federal Register:	03/03/2009 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:	03/12/2009 03/06/2009
PROGRESS BANK OF FLORIDA	* Branch	Progress Bank of Florida, Tampa, Florida, to establish a branch located at 15028 N. Dale Mabry Hwy., Tampa, Florida.	Newspaper: Federal Register:	02/28/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1200 Beaver Creek Commons Drive, Apex, North Carolina, to be known as the Beaver Creek Office.	Newspaper: Federal Register:	02/27/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2605 Ocoee Apopka Road, Ocoee, Florida, to be known as the Fountains West Office.	Newspaper: Federal Register:	02/28/2009 Not applicable

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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
-------------	----------

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
GARNAVILLO BANK CORPORATION	4c8	Garnavillo Bank Corporation, Garnavillo, Iowa, proposes to engage de novo in the permissible nonbanking activity of insurance in small towns.	Newspaper: Federal Register:	Not applicable 03/09/2009
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

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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
ALPINE BK IL	ROCKFORD, ILLINOIS
BANKERS' BK	MADISON, WISCONSIN
CENTRUE BK	STREATOR, ILLINOIS
EAST DUBUQUE SVG BK	DUBUQUE, IOWA
FIRST EAGLE BK	HANOVER PARK, ILLINOIS
GRUNDY BK	MORRIS, ILLINOIS
HINSDALE B&TC	HINSDALE, ILLINOIS
IRWIN UNION B&TC	COLUMBUS, INDIANA
LAKE FOREST B&TC	LAKE FOREST, ILLINOIS
LOGAN CTY BK	LINCOLN, ILLINOIS
MORTON CMNTY BK	MORTON, ILLINOIS
NORTH SHORE CMNTY B&T	WILMETTE, ILLINOIS
NORTHERN TC	CHICAGO, ILLINOIS
OREGON CMNTY B&TC	OREGON, WISCONSIN
PARAMOUNT BK	FARMINGTON HILLS, MICHIGAN
ST CHARLES B&TC	GENEVA, ILLINOIS
TOWN & CNTRY BK	BUFFALO, ILLINOIS
TOWN & CNTRY BK SPRINGFIELD	SPRINGFIELD, ILLINOIS
WARREN BK	WARREN, MICHIGAN

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 21, 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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
-------------	----------

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
JANESVILLE HOLDING COMPANY	CIC	Notice by Michael John Finley, Janesville, Minnesota, to gain control of Janesville Holding Company and thereby indirectly gain control of Janesville State Bank, both of Janesville, Minnesota.	Newspaper: Federal Register:	03/04/2009 03/11/2009
QUALITY BANKSHARES, INC.	CIC	Gary and Mary Ihry, Hope, North Dakota, Wade and Marilyn Ihry, Hope, North Dakota, Keith and Brenda Ihry, Hope, North Dakota, and Reed Ihry, Devils Lake, North Dakota, as a group acting in concert, to acquire control of Quality Bankshares, Inc., Fingal, North Dakota, and thereby indirectly gain control of Quality Bank, Fingal, North Dakota.	Newspaper: Federal Register:	Not available Not available

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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
FIRST INTRST BK	BILLINGS, MONTANA
FIRST SECURITY BK OF MALTA	MALTA, MONTANA
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN
PIONEER BK	MAPLETON, MINNESOTA
RAVALLI COUNTY BK	HAMILTON, MONTANA
SUMMIT CMNTY BK	MAPLEWOOD, MINNESOTA
UNITED BKR BK	BLOOMINGTON, MINNESOTA
WELCOME ST BK	WELCOME, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 21, 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:	03/08/2009
			Federal Register:	03/06/2009
CROSSFIRST HOLDINGS, LLC	* 3A1 4c8	CrossFirst Holdings, LLC, to become a bank holding company through the acquisition of up to 100 percent of the voting shares of CrossPoint Bank, both in Overland Park, Kansas. CrossFirst Holdings, LLC, to acquire 100 percent of CrossFirst Advisors, LLC, both in Overland Park, Kansas, and thereby engage in financial and investment advisory activities and management consulting and counseling activities.	Newspaper:	Not available
			Federal Register:	03/20/2009
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
NORBANK	* 18C	Norbank, North Kansas City, Missouri, to merge with Country Club Bank, N.A., Shawnee Mission, Kansas, and incident thereto to establish fourteen branches, and to operate under the title of Country Club Bank, Kansas City, Missouri.	Newspaper:	Not available
			Federal Register:	Not applicable
NORBANK	Member	Norbank, (to be known as Country Club Bank), Kansas City, Missouri, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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

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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
1ST BK	EVANSTON, WYOMING
ADAMS B&TC	OGALLALA, NEBRASKA
AMERICAN ST B&TC NA	GREAT BEND, KANSAS
CITIZENS ST BK	MILTONVALE, KANSAS
COMMUNITY B&TC	NEOSHO, MISSOURI
COMMUNITY BK	RAYMORE, MISSOURI
FIRST NB OF MO	LEES SUMMIT, MISSOURI
FIRST WESTROADS BK	OMAHA, NEBRASKA
UNION ST BK	EVEREST, KANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 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: Federal Register:	03/15/2009 03/20/2009

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 Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
COMMUNITY BK	GRANBURY, TEXAS
CROWELL ST BK	CROWELL, TEXAS
TEXAS COASTAL BK	PASADENA, TEXAS
TRADITION BK	HOUSTON, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 21, 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:	Not available
			Federal Register:	02/04/2009

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
------------	------------------------	-----------	--------------------	---------------	-------------

NONE

CRA Examinations scheduled for Second Quarter of 2009 (April 1, 2009 - June 30, 2009)

Institution	Location
-------------	----------
