
Federal Reserve Release



H.2

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

No. 9

Week Ending February 28, 2009

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with Real Estate Appraisal Standards for Federally Related Transactions Pursuant to Regulations H and Y (FR H-4), Recordkeeping Requirements Associated with Changes in Foreign Investments (FR 2064), Request for Proposal (RFP) and Request for Price Quotations (RFPQ), and Notice Requirements in Connection with Regulation W (Reg W).

- Proposed, February 25, 2009

Forms -- final Board review to extend with revision the Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8) and to revise without extension the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11), Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314), Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N), and Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b).

- Approved, February 25, 2009

Forms -- final Board review to extend with revision the Weekly Report of Selected Assets (FR 2644), Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q), and Recordkeeping Requirements Associated with Regulation K; to discontinue the Weekly Report of Assets and Liabilities for Large Banks (FR 2416) and Weekly Report of Assets and Liabilities for Large U.S. Branches and Agencies of Foreign Banks (FR 2069); and to pretest and execute the 2010 Survey of Consumer Finances (FR 3059).

- Approved, February 28, 2009

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- adjustments to the terms on TALF loans secured by certain asset-backed securities backed by newly and recently originated auto, credit card, and student loans and SBA-guaranteed small business loans.

- Approved, February 23, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 84-day credit on February 23, 2009.

- Announced, February 23, 2009

Regulations and Policies

System Lending Facilities -- second periodic report to the Congress, required by the Emergency Economic Stabilization Act of 2008, on the outstanding lending facilities authorized under section 13(3) of the Federal Reserve Act.

- Approved, February 24, 2009

Enforcement

Cape Fear Bank Corporation, Wilmington, North Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, February 26, 2009

FSB Bancorp, Inc., Altus, Oklahoma -- issuance of a consent cease and desist order against FSB.

- Announced, February 27, 2009

H.2 Actions under delegated authority

February 22, 2009 to February 28, 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

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 1452 Buck Road, Northampton Township, Pennsylvania.

- Approved, February 26, 2009

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 5420 West Fayetteville Road, College Park; 1628 Cumming Highway, Canton; 12737 Tamiami Trail East, Naples, Florida; and 5795 North Airport Road.

- Approved, February 25, 2009

Bank Holding Companies

San Francisco

Citizens Bancorp, Corvallis, Oregon -- relief from a commitment.

- Granted, February 26, 2009

Richmond

Community Bank Investors of America, LP, Richmond, Virginia, and FA Capital, LLC -- to acquire shares of Gateway Bank, FSB, San Francisco, California.

- Approved, February 27, 2009

Bank Holding Companies

Minneapolis

Eastwood Financial Corporation Employee Profit Sharing and Stock Ownership Plan, Rochester, Minnesota -- to become a bank holding company and to increase its ownership of Eastwood Financial Corporation, Rochester, and thereby acquire Eastwood Bank, Kasson.

- Approved, February 23, 2009

San Francisco

Franklin Resources, Inc., San Mateo, California -- to acquire an interest in CIT Group, Inc., New York, New York, and CIT Bank, Salt Lake City, Utah.

- Approved, February 24, 2009

Chicago

Freeport Bancshares, Inc., Freeport, Illinois -- to acquire Community Redevelopment, LLC, Freeport, and thereby engage in extending credit and servicing loans.

- Approved, February 23, 2009

Chicago

GMAC LLC, Detroit, Michigan -- to retain shares of Capmark Financial Group, Inc., Horsham, Pennsylvania, and thereby retain control of Capmark Bank, Midvale, Utah, and Escrow Bank USA, an industrial bank.

- Withdrawn, February 27, 2009

Boston

Independent Bank Corp., Rockland, Massachusetts -- to merge with Benjamin Franklin Bancorp, Inc., Franklin, and thereby acquire Benjamin Franklin Bank.

- Approved, February 25, 2009

Bank Holding Companies

New York

Intesa Sanpaolo S.p.A., Turin, Italy -- to engage in certain nonbanking activities conducted through Banca IMI Securities Corp., New York, New York.

- Approved, February 25, 2009

Richmond

Live Oak Bancshares, Inc., Wilmington, North Carolina -- to become a bank holding company and to acquire Live Oak Banking Company, Wilmington.

- Approved, February 27, 2009

Kansas City

Manhattan Banking Corporation, Manhattan, Kansas -- to retain shares of Sonoran Bank, National Association, Phoenix, Arizona.

- Approved, February 27, 2009

Kansas City

Manhattan Banking Corporation, Manhattan, Kansas -- to retain shares of BOTS, Inc., Topeka, parent company of Vision Bank.

- Approved, February 27, 2009

Banks, State Member

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to increase its investment in bank premises.

- Approved, February 27, 2009

Change in Bank Control

Atlanta

American Gateway Financial Corporation, Port Allen, Louisiana -- to retain control of American and its subsidiary bank, American Gateway Bank, Baton Rouge.

- Permitted, February 23, 2009

Atlanta

CapitalSouth Bancorp, Birmingham, Alabama -- change in bank control of CapitalSouth and its subsidiary bank, CapitalSouth Bank, Birmingham.

- Permitted, February 23, 2009

Extensions of Time

Richmond

Yadkin Valley Financial Corporation, Elkin, North Carolina -- extension to June 1, 2009, to acquire American Community Bancshares, Inc., Monroe, and thereby acquire American Community Bank.

- Granted, February 27, 2009

Financial Holding Companies

Richmond

Four Oaks Fincorp, Inc., Four Oaks, North Carolina -- election to become a financial holding company.

- Effective, February 23, 2009

St. Louis

South Central Bancshares of Kentucky, Inc., Glasgow, Kentucky -- election to become a financial holding company.

- Effective, February 25, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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			

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 28, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMUNG CANAL TRUST COMPANY	* 18C	Chemung Canal Trust Company, Elmira, New York for approval to merge with the Bank of Canton, Canton, Pennsylvania, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, and J.P. Morgan International Finance Limited, Newark, Delaware, provide 30 days' prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of their intention to make an investment in a UK-based subsidiary, J.P. Morgan Whitefriars, London, England.	Newspaper: Federal Register:	Not applicable Not applicable
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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
765019	BRYN MAWR TC, BRYN MAWR, PENNSYLVANIA	10/06/2008	02/12/2009	S	Large Bank

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 28, 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:	03/10/2009

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPON VALLEY BANK	* Branch	Capon Valley Bank, Wardensville, West Virginia, proposes to establish a branch at 5511 S. Main Street, Stephens City, Virginia 22655.	Newspaper:	03/07/2009
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2877345	INSBANK, NASHVILLE, TENNESSEE	10/20/2008	01/28/2009	O	Strategic Plan

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 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
Iowa River Bancorp, Inc.	* 3A1	Iowa River Bancorp, Inc., Tama, Iowa, to become a bank holding company by acquiring 100 percent of Pinnacle Bank, Marshalltown, Iowa.	Newspaper: Federal Register:	Not available Not available
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

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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 February 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	03/16/2009

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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374653	FIRST PREMIER BK, SIOUX FALLS, SOUTH DAKOTA	10/29/2007	02/06/2009	S	Int Sm Bank
648055	VALLEY BK OF HELENA, HELENA, MONTANA	10/27/2008	02/18/2009	O	Int Sm Bank

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 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSSFIRST HOLDINGS, LLC	* 3A1	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:	03/20/2009
	4c8		Federal Register:	03/20/2009
FSB INVESTMENTS LLC	* 3A1	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:	03/11/2009
	4c8		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:	03/22/2009
			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:	03/14/2009
			Federal Register:	Not applicable
TILDEN BANK, THE	* 18C	The Tilden Bank, Tilden, Nebraska, to merge with Citizens State Bank, Clearwater, Nebraska and incident thereto to establish a branch, and to operate under the title of The Tilden Bank, Tilden, Nebraska.	Newspaper:	03/28/2009
	* Branch		Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
85052	UINTA BK, MOUNTAIN VIEW, WYOMING	11/17/2008	02/13/2009	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 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 858 B Street, Hayward, California 94541.	Newspaper:	Not available
			Federal Register:	Not applicable
TEXAS FIRST BANK	* 18C	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:	03/02/2009
	* Branch		Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTA ALLIANCE BANK	* Branch	Alta Alliance Bank, Oakland, California, to establish a branch facility located at 601 West 5th Street, Los Angeles, California.	Newspaper:	03/12/2009
			Federal Register:	Not applicable
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:	02/06/2009
			Federal Register:	02/04/2009

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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2714217	BANK OF SACRAMENTO, SACRAMENTO, CALIFORNIA	10/14/2008	02/04/2009	O	Int Sm Bank
868376	BARNES BKG CO, KAYSVILLE, UTAH	08/11/2008	02/09/2009	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act