
Federal Reserve Release



H.2

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

No. 10

Week Ending March 7, 2009

Bank Holding Companies

Southern BancShares (N.C.), Inc., Mount Olive, North Carolina -- to increase its ownership up to 9.9 percent of the voting shares of ECB Bancorp, Inc., Engelhard, and its subsidiary bank, The East Carolina Bank.

- Approved, March 6, 2009

Forms

Forms -- final Board review to revise without extension the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C) and Parent Company Only Financial Statements for Small Bank Holding Companies (FRY-9SP).

- Approved, March 6, 2009

Membership

ICE US Trust LLC, New York, New York -- to become a member of the Federal Reserve System, in connection with ICE's planned operation as a central counterparty and clearinghouse for certain credit default swaps.

- Approved, March 4, 2009

Monetary and Financial Policy

American International Group, Inc., New York, New York -- authorization for the Federal Reserve Bank of New York to take certain actions relating to its Revolving Credit Facility for AIG as part of a restructuring by the Department of the Treasury and the Federal Reserve of the government's assistance to help stabilize the company.

- Approved, March 1, 2009

Regulations and Policies

Regulation Z (Truth in Lending) -- publication for comment of amendments to revise the disclosure requirements for private student loans consistent with recent statutory changes under the Higher Education Opportunity Act of 2008.

- Approved, March 6, 2009

Testimony and Statements

American International Group, Inc. -- statement by Vice Chairman Kohn before the Senate Committee on Banking, Housing, and Urban Affairs on the role of the Federal Reserve in stabilizing AIG.

- Published, March 5, 2009

The Economy and the Federal Budget -- statement by Chairman Bernanke before the Senate Committee on the Budget on current economic and financial conditions and the federal budget.

- Published, March 3, 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

Boston

State Street Bank and Trust Company, Boston, Massachusetts -- to establish a branch at One Lincoln Street, Boston.

- Approved, March 4, 2009

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 1200 Beaver Creek Commons Drive, Apex, North Carolina, and 2605 Ocoee Apopka Road, Ocoee, Florida.

- Approved, March 4, 2009

Bank Holding Companies

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its control of Cabool State Bank.

- Approved, March 4, 2009

Philadelphia

Tower Bancorp Inc., Greencastle, Pennsylvania -- to acquire Graystone Financial Corp., Lancaster, in connection with the merger of their respective subsidiaries, The First National Bank of Greencastle, Greencastle, and Graystone Bank, Lancaster.

- Approved, March 3, 2009

Bank Holding Companies

Kansas City

Townsend Financial Corporation, Grove, Oklahoma -- to become a bank holding company and to acquire Bank of Grove, Grove.

- Approved, March 4, 2009

Bank Mergers

Chicago

Rolling Hills Bank & Trust, Atlantic, Iowa -- to merge with The First National Bank of Brewster, Brewster, Minnesota, and thereby establish branches in Brewster and Worthington.

- Approved, March 6, 2009

Dallas

Texas First Bank, Texas City, Texas -- to purchase the assets and assume the liabilities of Texas First Bank - Winnie, Winnie, and thereby establish branches in Winnie, Baytown, and Fannett.

- Approved, March 5, 2009

Kansas City

The Tilden Bank, Tilden, Nebraska -- to merge with Citizens State Bank, Clearwater, and thereby establish a branch.

- Withdrawn, March 2, 2009

Change in Bank Control

Dallas

The Community Group, Inc., Highland Village, Texas -- change in bank control of Community and its subsidiary bank, United Community Bank, N.A., Highland Village.

- Permitted, March 4, 2009

Kansas City

Emprise Financial Corporation, Wichita, Kansas -- change in bank control of Emprise and its subsidiary bank, Emprise Bank, Wichita.

- Permitted, March 2, 2009

Extensions of Time

New York

Empire State Bank, National Association, Newburgh, New York -- extension to April 17, 2009, to retain membership in the Federal Reserve System on conversion to a state charter.

- Granted, March 6, 2009

Chicago

First Community Financial Partners, Inc., Joliet, Illinois -- extension to June 11, 2009, to acquire shares of Burr Ridge Bank and Trust (in organization), Burr Ridge.

- Granted, March 2, 2009

San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures, LLC -- extension to May 6, 2009, to engage de novo in a joint venture with Home Avenue Mortgage, Clearwater, in conducting mortgage banking activities.

- Granted, March 5, 2009

Extensions of Time

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- extension to June 5, 2009, to acquire shares of Allegheny Valley Bancorp, Inc., Pittsburgh.

- Granted, March 5, 2009

Financial Holding Companies

Minneapolis

Eastwood Financial Corporation, Rochester, Minnesota, and Eastwood Financial Corporation Employee Profit Sharing and Stock Ownership Plan -- election to become financial holding companies.

- Effective, March 4, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 7, 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:	03/20/2009
	* 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 March 7, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON CORPORATION, THE	Investment	Bank of New York Mellon, New York, New York, and its subsidiary, BNY International Financial Corporation, New York, New York, pursuant to Section 211.9(f) of Regulation K, to acquire BNY Financial Services plc, Dublin, Ireland.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF NEW YORK MELLON CORPORATION, THE	Investment	Bank of New York Mellon, New York, New York, and its subsidiary, BNY International Financial Corporation, New York, New York, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in The Bank of New York Luxembourg S.A., Senningerb, Luxembourg.	Newspaper: Federal Register:	Not applicable Not applicable
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
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

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NONE					

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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 March 7, 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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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 March 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 March 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
PREMIER FINANCIAL BANCORP, INC.	* 3A3	Premier Financial Bancorp, Inc., Huntington, West Virginia, to acquire 100% of the voting securities of Abigail Adams National Bancorp, Inc., Washington, D.C., and thereby indirectly acquire The Adams National Bank, Washington, D.C., and Consolidated Bank and Trust Company, Richmond, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

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
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish one mobile branch to service the following cities: Beaumont, Laredo, and McAllen, Texas.	Newspaper:	03/17/2009
			Federal Register:	Not applicable
EDUCATIONAL SERVICES OF AMERICA, INC.	4c8	Educational Services of America, Inc., and Educational Funding of the South, Inc, both of Birmingham, Alabama, to engage in community development activities.	Newspaper:	Not applicable
			Federal Register:	03/16/2009

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
GRAND RIVER COMMERCE, INC.	* 3A1	Grand River Commerce, Inc., Grandville, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Grand River Bank (in organization), Grandville, Michigan.	Newspaper: Federal Register:	Not available 04/03/2009
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 04/03/2009
OSB Financial Corporation	* 3A1	OSB Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of OSB Community Bank, Brooklyn, Michigan.	Newspaper: Federal Register:	Not available Not available
RIVER VALLEY BANCORP, INC.	CIC	Notice by Robert C. Fick, Davenport, Iowa, for permission to acquire an additional 5 percent, for an aggregate ownership of 16 percent of River Valley Bancorp, Inc., Davenport, Iowa, and thereby indirectly Valley Bank, Moline, Illinois; Freedom Bank, Sterling, Illinois; and Valley Bank, Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available 03/24/2009

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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130943	IRWIN UNION B&TC, COLUMBUS, INDIANA	08/25/2008	02/06/2009	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 March 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
OHIO VALLEY FINANCIAL GROUP, INC.	Premises	Ohio Valley Financial Group, Inc., Henderson, Kentucky, to increase its investment in bank premises in the amount of \$115,963.	Newspaper: Federal Register:	Not applicable Not applicable
TOWN & COUNTRY BANK	Member	Town & Country Bank, Salem, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 7, 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:	03/09/2009
			Federal Register:	03/16/2009

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKERS BANK, THE	* Branch	The Bankers Bank, Oklahoma City, Oklahoma, to establish a branch at 1700 Redbud Boulevard, Suite 130, McKinney, Texas.	Newspaper:	02/15/2009
			Federal Register:	Not applicable
CB BANCSHARES, INC.	* 3A1	CB Bancshares, Inc., Topeka, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Bank of Weir, Weir, Kansas.	Newspaper:	Not available
			Federal Register:	04/03/2009

District: 10

Federal Reserve Bank of Kansas City

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 7, 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: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 10939 Louetta Rd., Houston, Texas 77070.	Newspaper: Federal Register:	Not available Not applicable
JOURDANTON BANCSHARES, INC.	* 3A1	Jourdanton Bancshares, Inc., Jourdanton, Texas, to become a bank holding company by acquiring 100 percent of Jourdanton State Bank, Jourdanton, Texas.	Newspaper: Federal Register:	Not available 04/03/2009

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	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INDEPENDENT BANK OF NEVADA	Member	First Independent Bank of Nevada, Reno, Nevada, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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