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**Federal Reserve Release**

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*H.2*

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

*No. 14*

*Week Ending April 4, 2009*

Bank Holding Companies

Government of Singapore Investment Corporation Pte., Ltd., Singapore -- request for a determination that Government of Singapore Investment Corporation (GIC) would not be deemed to control Citigroup Inc., New York, New York, under the Bank Holding Company Act as a result of GIC's participation in a share-exchange offer made by Citigroup; related change in bank control notice; and waiver of public comment period on the notice.

- Approved, March 23, 2009

(A/C)

Banks, Nonmember, and Miscellaneous Institutions

ING Bank, fsb, Wilmington, Delaware -- request for an exemption from section 23A of the Federal Reserve Act and Regulation W to allow ING Bank to transfer its participation interest in certain mortgage-backed securities to its Dutch affiliate, ING Support Holdings B.V., and to receive from that affiliate an assignment of its right to payments by the Dutch government.

- Granted, March 30, 2009

Enforcement

BankEast Corporation, Knoxville, Tennessee, and BankEast -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, March 30, 2009

Blossman Bancshares, Inc., Lacombe, Louisiana -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Louisiana.

- Announced, April 2, 2009

Heritage Bank, Topeka, Kansas -- issuance of a consent prompt corrective action directive against Heritage Bank.

- Announced, March 31, 2009

Enforcement

WestLB AG, Dusseldorf, Germany, and its New York, New York, branch -- cease and desist order dated August 27, 2003, terminated March 30, 2009.

- Announced, April 2, 2009

## H.2 Actions under delegated authority

March 29, 2009 to April 4, 2009

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**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

#### Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at Scott Thomas Building, 5372 Discovery Park Boulevard, Williamsburg.

- Withdrawn, March 30, 2009

#### Chicago

Midwest Bank of Western Illinois, Monmouth, Illinois -- to establish a branch at North 6th Street and Highway 34, Monmouth.

- Approved, April 2, 2009

### Bank Holding Companies

#### Director, BS&R

Investors Bancorp, MHC, Short Hills, New Jersey, and Investors Bancorp, Inc. -- relief from certain commitments.

- Granted, April 1, 2009

#### Kansas City

Las Vegas Bancorporation, Inc., Las Vegas, New Mexico -- to retain its interest in Bethlehem Financial Corporation, Belen, and its subsidiary bank, My Bank.

- Approved, April 1, 2009

Extensions of Time

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- extension to July 31, 2009, to establish a branch at 680 North Lake Shore Drive, Chicago, Illinois.

- Granted, April 3, 2009

San Francisco

Wilshire Bancorp, Inc., Los Angeles, California -- extension of the processing period to May 4, 2009, for a notice to retain control of Wilshire and its subsidiary bank, Wilshire State Bank, Los Angeles, and a related request for a determination of qualified family partnership status.

- Granted, April 3, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONNECTICUT MUTUAL HOLDING COMPANY	* 3A3	Application by Connecticut Mutual Holding Company, Winsted, Connecticut, to acquire through merger Collinsville Savings Mutual Holding Company, Collinsville Stock Holding Company, and Collinsville Savings Society, all located in Collinsville, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act. In connection with the above application, Collinsville Savings Mutual Holding Company, Collinsville, Connecticut will incorporate a wholly-owned subsidiary, a stock bank holding company, called Collinsville Stock Holding Company, Collinsville, Connecticut pursuant to sections 3(a)(1) and 3(a)(3) of the BHC Act.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* 3A1			

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANQUE TRANSATLANTIQUE	FBSEA	Banque Transatlantique, Paris, France, to establish a representative office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	04/15/2009 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:	04/02/2009 Not applicable
CHEMUNG FINANCIAL CORPORATION	* 3A3 * 3A5	Chemung Financial Corporation, Elmira, New York, to acquire Canton Bancorp, Inc. and its wholly-owned subsidiary, the Bank of Canton, both of Canton, Pennsylvania, pursuant to Sections 3(a)(3) and 3(a)(5) of the BHC Act and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	04/11/2009 04/10/2009



**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Patriot Financial Partners	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	04/03/2009

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Benchmark Bancorp, Inc.	3A1	Benchmark Bancorp, Inc., Gahanna, Ohio to become a bank holding company by acquiring 100 percent of Benchmark Bank, Gahanna, Ohio	Newspaper: Federal Register:	Not applicable Not applicable
Community Exchange Bancshares Inc.	* 3A1	Application by Community Exchange Bancshares Inc., Hindman, KY to become a Bank Holding Company by acquiring 100% of the voting shares of Hindman Bancshares Inc., Hindman, KY and its subsidiary Bank of Hindman Inc.	Newspaper: Federal Register:	04/27/2009 04/27/2009
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 2121 Centre Avenue, Pittsburgh, PA.	Newspaper: Federal Register:	04/08/2009 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2602 East Hillsborough Avenue, Tampa, FL.	Newspaper: Federal Register:	04/14/2009 Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF ESSEX	* Branch	Bank of Powhatan, a division of Bank of Essex, Tappahannock, Virginia, to establish a branch at 3470 Winterfield Road, Midlothian, Virginia.	Newspaper: Federal Register:	04/17/2009 Not applicable
BANK OF HAMPTON ROADS	* 18C * Branch	Bank of Hampton Roads, Norfolk, Virginia, to merge with Gateway Bank & Trust Co., Elizabeth City, North Carolina.	Newspaper: Federal Register:	Not available Not applicable
FAUQUIER BANK, THE	* Branch	The Fauquier Bank, Warrenton, Virginia, proposes to establish a branch at 15252 Washington Street, Haymarket, Virginia.	Newspaper: Federal Register:	04/21/2009 Not applicable
MIDDLEBURG FINANCIAL CORPORATION	CIC	Mr. David L. Sokol, Omaha, Nebraska, to control 14.6% of Middleburg Financial Corporation, Middleburg, Virginia.	Newspaper: Federal Register:	Not available 04/21/2009
Randolph Bancshares, Inc.	* 3A1	Randolph Bancshares, Inc., Asheboro, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Randolph Bank & Trust Company, Asheboro, North Carolina.	Newspaper: Federal Register:	Not available 04/17/2009

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	12/01/2008	03/12/2009	S	Int Sm Bank
947628	PEOPLES CMNTY BK, MONTROSS, VIRGINIA	12/15/2008	03/19/2009	S	Small Bank

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 April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 9400 Ed Robson Boulevard, Denton, Texas.	Newspaper:	04/17/2009
			Federal Register:	Not applicable
RCB Financial Corp	3A1	RCB Financial Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of River City Bank, both of Rome, Georgia.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK IOWA	* 18C * Branch	Bank Iowa, Oskaloosa, Iowa, to purchase the assets and assume the liabilities of the Newton, Iowa branch of Bank Iowa, Altoona, Iowa, and to establish a branch facility at 215 West 2nd Street North, Newton, Iowa.	Newspaper: Federal Register:	Not available Not applicable
C-B-G, INC.	CIC	Notice by David E. Carpenter, Iowa City, Iowa; and Nancy A. Leahy, individually and as part of the Leahy Family (Nancy A. Leahy, Timothy J. Leahy, Brian J. Leahy, and Evan G. Leahy, all of Idaho Falls, Idaho) for permission to control 25 percent or more of the shares of C-B-G, Inc., and thereby indirectly control Community Bank, Muscatine, Iowa; Washington Bancorp, Washington, Iowa; and Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 04/14/2009
COMMUNITY FIRST FINANCIAL CORPORATION	* 3A1	Community First Financial Corporation, Kokomo, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Community First Bank of Howard County, Kokomo, Indiana.	Newspaper: Federal Register:	Not available 04/27/2009
COMMUNITY SHORES BANK CORPORATION	CIC	Notice by Bruce J. Essex, Whitehall, Michigan, Yvonne M. Essex, Whitehall, Michigan, and Bruce J. Essex, Jr., North Muskegon, Michigan, to retain 10 percent or more of the voting shares of Community Shores Bank Corporation, Muskegon, Michigan, and thereby indirectly retain control of Community Shores Bank, Muskegon, Michigan.	Newspaper: Federal Register:	04/17/2009 Not available
MIDWEST BANK OF WESTERN ILLINOIS	* Branch	Midwest Bank of Western Illinois, Monmouth, Illinois, to establish a branch facility to be located at North 6th Street and Highway 34, Monmouth, Illinois.	Newspaper: Federal Register:	03/20/2009 Not applicable
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 29 percent to up to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	Not available 04/14/2009

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MONTFORT BANCORPORATION, INC.	CIC	Notice by Montfort Bancorporation, Inc. Voting Trust ("Voting Trusts), Platteville, Wisconsin, Patrick M. Clare, as trustee of Voting Trust, various Clare Family trusts as beneficiaries of Voting Trust, and Patrick M. Clare, Timothy J. Clare, and Kelly A. Clare, as trustees of the Clare Family trusts, together as a group acting in concert, and Patrick M. Clare, Platteville, Wisconsin, individually, to acquire 25 percent or more of the outstanding shares of Montfort Bancorporation, Inc., Platteville, Wisconsin, and thereby indirectly acquire control of Clare Bancorporation, Inc. and Clare Bank, National Association, both of Platteville, Wisconsin.	Newspaper: Federal Register:	04/14/2009 04/22/2009
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 04/10/2009
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

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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37949	BANK OF RANTOUL, RANTOUL, ILLINOIS	12/01/2008	03/23/2009	S	Small Bank
194440	COMMERCIAL SVG BK, CARROLL, IOWA	12/08/2008	03/17/2009	S	Small Bank
977942	HEDRICK SVG BK, OTTUMWA, IOWA	12/01/2008	03/23/2009	S	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
HELENA BANCSHARES, INC.	CIC	Notice by Mr. Terry R. Fuller, Mr. Jerry W. Fuller, Ms. Mary S. Fuller, and the estate of Ray C. Fuller (co-executors are Mr. Terry R. Fuller, Mr. Jerry W. Fuller, and Ms. Cheryl F. Heuer), all of Poplar Grove, Arkansas, as a group acting in concert, to gain control of Helena Bancshares, Inc., Helena, Arkansas.	Newspaper: Federal Register:	Not available Not available
SOUTHERN BANCORP BANK OF ARKANSAS	* 18C * Branch	Southern Bancorp Bank of Arkansas, Arkadelphia, Arkansas, to merge with Timberland Bank, El Dorado, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEARTOOTH FINANCIAL CORPORATION	* 3A1	Beartooth Financial Corporation, Billings, Montana to become a bank holding company by acquiring 100 percent of Beartooth Bank, Billings, Montana.	Newspaper: Federal Register:	Not available 04/10/2009
MACKINAC FINANCIAL CORPORATION	4c8	Mackinac Financial Corporation, Manistique, Michigan, proposes to acquire 10% of Clarkston Capital Partners, LLC, Troy, Michigan, and thereby indirectly engage in financial and investment advisory activities, pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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600651	AMERICAN ST BK OF PIERRE, PIERRE, SOUTH DAKOTA	12/01/2008	03/23/2009	S	Small 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 April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CEDAR BANCORP	CIC	Notice by Donald Rossiter, Hartington, Nebraska, individually and as trustee of the Mary E. Rossiter Trust, and Carol F. Rossiter, Macon, Georgia, individually and as trustee of the Mary E. Rossiter Trust, and the Margaret R. Rossiter Trust, to retain control of Cedar Bancorp, Inc., parent of Bank of Hartington, both in Hartington, Nebraska, through the acquisition of voting shares. Also, Donald W. Rossiter, Carol F. Rossiter, Phyllis Schrempp, J. Scott Schrempp, Christine Rositter, and Leon Schrempp, a group acting in concert, to retain control of Cedar Bancorp, Inc. parent of Bank of Hartington, Hartington, Nebraska.	Newspaper: Federal Register:	04/25/2009 04/06/2009
JONAH BANKSHARES	* 3A1	Jonah Bankshares, Casper, Wyoming, to become a bank holding company through the acquisition of 100 percent of the voting shares of Jonah Bank, Casper, Wyoming.	Newspaper: Federal Register:	Not available 05/01/2009
UNIVERSITY NATIONAL BANCSHARES, INC.	CIC	Notice submitted by Martin C. Bicknell, Bucyrus, Kansas, to acquire control of University National Bancshares, Inc., parent of University National Bank, both in Pittsburg, Kansas.	Newspaper: Federal Register:	Not available 04/16/2009

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	04/03/2009
			Federal Register:	04/03/2009

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK OF NEVADA	* 18C	Community Bank of Nevada, Las Vegas, Nevada, to merge with Community Bank of Arizona, Phoenix, Arizona.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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