
Federal Reserve Release



H.2

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

No. 16

Week Ending April 18, 2009

Bank Holding Companies

The Goldman Sachs Group, Inc., New York, New York, and Goldman Sachs Bank USA -- modifications of the Board's regulatory reporting requirements for bank holding companies and state member banks.

- Partially granted, February 20, 2009

(A/C)

Banks, State Member

ICE US Trust LLC, New York, New York -- interim exemption to permit current participating members of ICE Trust to apply a 20 percent risk weight to claims on ICE Trust.

- Granted, April 14, 2009

Enforcement

Beverly Hills Bancorp Inc., Calabasas, California; WFC Inc.; and Wilshire Acquisitions Corporation -- written agreement with the Federal Reserve Bank of San Francisco and the State of California Department of Financial Institutions.

- Announced, April 16, 2009

Community First Bank, Prineville, Oregon -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services.

- Announced, April 14, 2009

Silverton Financial Services, Inc., Atlanta, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, April 13, 2009

TFC Holding Company, Alhambra, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, April 15, 2009

H.2 Actions under delegated authority

April 12, 2009 to April 18, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1102 North Massey Boulevard, Nixa, Missouri.

- Approved, April 14, 2009

Bank Holding Companies

Director, BS&R

Bank of America Corporation, Charlotte, North Carolina -- request for temporary relief from the Board's regulatory reporting requirements for bank holding companies.

- Partially granted, April 13, 2009

New York

Canandaigua National Corporation, Canandaigua, New York -- to acquire Canandaigua National Trust Company of Florida, Sarasota, Florida, and thereby engage in trust company activities.

- Approved, April 17, 2009

New York

Chemung Financial Corporation, Elmira, New York -- to acquire Canton Bancorp, Inc., Canton, Pennsylvania, and indirectly acquire Bank of Canton.

- Approved, April 17, 2009

Bank Holding Companies

Director, BS&R

CIT Group Inc., New York, New York -- request for relief from the Board's regulatory reporting requirements for bank holding companies for year-end 2008.

- Granted, February 17, 2009

(A/C)

Director, BS&R

CIT Group Inc., New York, New York, and CIT Bank, Salt Lake City, Utah -- request for an exemption from section 23A of the Federal Reserve Act and Regulation W to allow CIT Bank to acquire CIT Education Loan Trust 2008-BBC; Education Funding Resources III, LLC; and Education Funding Resources, LLC.

- Granted, April 13, 2009

Chicago

Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin -- to acquire additional shares of Union Bancorporation, Inc., Union Grove, and thereby increase its interest in Community State Bank.

- Approved, April 16, 2009

Atlanta

First State Bank of the Florida Keys Holding Company, Key West, Florida -- to become a bank holding company and to acquire First State Bank of the Florida Keys, Key West.

- Approved, April 14, 2009

Atlanta

Four County Bancshares, Inc., Allentown, Georgia -- to acquire shares of Ingleside Financial Group, LLC, Macon, and thereby engage in financial and investment advisory activities.

- Withdrawn, April 16, 2009

Bank Holding Companies

Director, BS&R

GMAC LLC, Detroit, Michigan -- request for relief from the Board's regulatory reporting requirements for bank holding companies for year-end 2008 and for future reporting periods.

- Partially granted, February 17, 2009

(A/C)

Director, BS&R

GMAC LLC, Detroit, Michigan -- request for temporary relief from the Board's regulatory reporting requirements for bank holding companies.

- Granted, April 13, 2009

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin, and M&I LLC -- to acquire, through M&I Investment Management Corp., all of the assets, liabilities, and business of Delta Asset Management Division of Berkeley Capital Management LLC, San Francisco, California, and thereby engage in financial and advisory activities and agency transactional services.

- Approved, April 14, 2009

Director, BS&R

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan -- modification of certain commitments.

- Granted, April 13, 2009

Dallas

National Bank & Trust Employee Stock Ownership Plan with 401(k) Provisions, La Grange, Texas -- to acquire additional shares of First La Grange Bancshares, Inc., La Grange, and thereby increase its interest in National Bank & Trust.

- Approved, April 17, 2009

Bank Holding Companies

Minneapolis

University Financial Corp, Inc., dba Sunrise Community Banks, St. Paul, Minnesota
-- to acquire EastBank, Minneapolis.

- Approved, April 15, 2009

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to merge with Centennial Bank, Little Rock,
and thereby establish branches.

- Approved, April 17, 2009

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase certain assets and assume certain
liabilities of Twin City Bank, North Little Rock, and thereby establish branches; and
for Twin City Bank to establish a new main office at 330 Market Street, Rogers.

- Approved, April 17, 2009

New York

Chemung Canal Trust Company, Elmira, New York -- to merge with Bank of
Canton, Canton, Pennsylvania.

- Approved, April 17, 2009

Change in Bank Control

Atlanta

McIntosh Bancshares, Inc., Jackson, Georgia -- change in bank control of McIntosh
and its subsidiary bank, McIntosh State Bank, Jackson.

- Withdrawn, April 17, 2009

Extensions of Time

General Counsel

Nara Bancorp, Inc., Los Angeles, California, and Nara Bank -- extension of an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, April 14, 2009

Chicago

PrivateBancorp, Inc., Chicago, Illinois -- extension to July 17, 2009, to acquire The PrivateWealth Trust Company, a federal savings bank (in organization), Chicago, and thereby operate a savings association.

- Granted, April 15, 2009

Regulations and Policies

Secretary

Regulation DD (Truth in Savings) -- technical correction to the aggregate overdraft and returned-item fees sample form included in the amendments published on January 29, 2009.

- Approved, April 14, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 18, 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:	05/04/2009
	* 3A5		Federal Register:	05/01/2009
	* 3A1			

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 April 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Egg Banking plc, Derby, England.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

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Filer	Filing Type	Filing Proposal	End of Comment Period	
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					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS GUARANTY FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Bank Control submitted by the John M. St. Clair, Jr. Trust, Irvine, KY (Kathy Dale Samples, Trustee) of its intent to retain control of 100% of the outstanding voting shares of Citizens Guaranty Financial Corporation, Irvine, KY which controls Citizens Guaranty Bank, Richmond, KY.	Newspaper: Federal Register:	Not available Not available
GENBANC, INC.	CIC	Notice of Change in Bank Control by Timothy J. Fisher, Elizabeth M. Fisher, Linda M. Bertok, Dorothy O. Johnson, Audrey W. Yackee, and Russell E. Yackee to retain control of GenBanc, Inc., Genoa, Ohio	Newspaper: Federal Register:	05/07/2009 05/05/2009

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 April 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDCAP FINANCIAL HOLDINGS, LLC	* 3A1 4c8	MidCap Financial Holdings, LLC, Bethesda, Maryland, and MidCap Bank Holdings, Inc., Bethesda, Maryland, to become bank holding companies through the acquisition of 100% of the voting securities of ISN Bank, Cherry Hill, New Jersey.	Newspaper: Federal Register:	05/08/2009 05/08/2009
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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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 April 18, 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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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 April 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/23/2009 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
LOGAN COUNTY BANK	* 18C	Logan County Bank, Lincoln, Illinois, to purchase certain assets and assume certain liabilities of the 100 W. Elm, Buffalo, Illinois branch of Town & Country Bank of Springfield, Springfield, Illinois.	Newspaper: Federal Register:	Not available Not applicable
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:	04/30/2009 03/24/2009
TOWN & COUNTRY BANK OF SPRINGFIELD	* 18C * Branch	Town & Country Bank of Springfield, Springfield, Illinois, to merge with Town & Country Bank, Buffalo, Illinois, and thereby to establish 3 branches.	Newspaper: Federal Register:	Not available Not applicable

District: 7

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAKSTAR BANCSHARES, INC.	CIC	Notice by Monte M. Doing, Springfield, Missouri, individually, and in concert with Glen Garrett, Purdy, Missouri; Ozark Heritage Financial Group, Inc., Springfield, Missouri; Rocky R. Levell, Naples, Florida; John E. Sherwood, Miromar Lakes, Florida; Jerry Scott Whisman, Monett, Missouri; Dennis K. Marlin, Springfield, Missouri; and Kenneth A. Schwab, Springfield, Missouri, to gain control of OakStar Bancshares, Inc., Springfield, Missouri.	Newspaper:	04/23/2009
			Federal Register:	05/01/2009

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
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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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 April 18, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG MAC BANCSHARES, INC.	* 3A3	Big Mac Bancshares, Inc., Hoxie, Kansas, to acquire 100 percent of the voting shares of Leonardville State Bank, Leonardville, Kansas.	Newspaper: Federal Register:	Not available Not available
C & M BANCSHARES, INC.	* 3A1	C & M Bancshares, Inc., Cameron, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Missouri Federal Savings Bank (to be known as 1st Cameron State Bank), Cameron, Missouri.	Newspaper: Federal Register:	Not available Not available
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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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 April 18, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 2101 Cedar Springs Road, Dallas, Texas 75201.	Newspaper:	04/24/2009
			Federal Register:	Not applicable
PROFESSIONAL CAPITAL, INC.	CIC	Notice by Mr. Patrick W. Hopper (as trustee of the PWH Trust UTD 3/2/94) of Henderson, Nevada, to increase his ownership and control, from 9.4 percent to 15.2 percent, of Professional Capital, Inc., Dallas, Texas, and indirectly, Professional Bank, National Association, Dallas, Texas.	Newspaper:	Not available
			Federal Register:	05/01/2009
TEXAS INDEPENDENT BANCSHARES, INC.	* 3A3	Texas Independent Bancshares, Inc., Texas City, Texas, to acquire 51 percent of Houston Business Bank, Houston, Texas (de novo).	Newspaper:	Not available
			Federal Register:	04/27/2009

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	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK OF NEVADA	* 18C	Community Bank of Nevada, Las Vegas, Nevada, to merge with Community Bank of Arizona, Phoenix, Arizona.	Newspaper: Federal Register:	Not available Not applicable
MANHATTAN BANCORP	4c8	Manhattan Bancorp, El Segundo, California, and Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund-CA, L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to form a new wholly-owned subsidiary, MB Financial Services, Inc., El Segundo, California, which will enter into a de novo joint venture with Bodi Advisors, Inc., El Segundo, California, by acquiring approximately 70 percent of the voting shares of Bodi Capital LLC, and thereby engage in riskless principal transactions, pursuant to section 225.28(b)(7)(ii), and financial and investment advisory services, pursuant to section 225.28(b)(6), both of Regulation Y.	Newspaper: Federal Register:	Not applicable 05/05/2009
SAEHAN BANCORP	CIC	Notice by Don Rhee, Los Angeles, California, to acquire additional voting shares of Saehan Bancorp, and thereby indirectly acquire additional voting shares of Saehan Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

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