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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. 18*

*Week Ending May 2, 2009*

Forms

Forms -- final Board review to extend without revision the Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018), Senior Financial Officer Survey (FR 2023), Automobile Finance Terms (FR 2005), Passenger Auto Contract Collection Trends at Major Sales Finance Companies (FR 2012), Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans (FR 2835), and Quarterly Report of Credit Card Plans (FR 2835a).

- Approved, April 30, 2009

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- expansion of the types of eligible collateral to include commercial mortgage-backed securities and securities backed by insurance-premium-finance loans; authorization of five-year maturities for certain TALF loans; and other changes, starting in June 2009.

- Approved, April 30, 2009

Regulations and Policies

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

- Approved, April 26, 2009

Testimony and Statements

Financial Literacy -- statement by Sandra F. Braunstein, director, Division of Consumer and Community Affairs, before a subcommittee of the Senate Committee on Homeland Security and Governmental Affairs on the Federal Reserve's commitment to financial education and consumer outreach.

- Published, April 29, 2009

**Enforcement**

Cooperative Bankshares, Inc., Wilmington, North Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, April 29, 2009

Heritage Bank, Topeka, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, April 30, 2009

## **H.2 Actions under delegated authority**

**April 26, 2009 to May 2, 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**

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 2121 Centre Avenue, Pittsburgh, Pennsylvania.

- Approved, April 29, 2009

#### Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2602 East Hillsborough Avenue, Tampa, Florida.

- Approved, April 29, 2009

#### Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3126 Fincher Farm Road, Matthews, North Carolina.

- Approved, April 30, 2009

### **Bank Holding Companies**

#### New York

Banco do Brasil S.A., Brasilia, Brazil -- to acquire Banco do Brasil, Federal Savings Bank, New York, New York, and thereby operate a savings association.

- Withdrawn, May 1, 2009

**Bank Holding Companies**

New York

Deutsche Bank Aktiengesellschaft, Frankfurt am Main, Germany -- for Deutsche Bank AG, Frankfurt; Taunus Corporation, New York, New York; and Deutsche Bank Trust Corporation to acquire Deutsche Bank Trust Company, National Association, New York, as part of an internal reorganization.

- Approved, May 1, 2009

Minneapolis

Mackinac Financial Corporation, Manistique, Michigan -- to acquire shares of Clarkston Capital Partners, LLC, Troy, and thereby engage in financial and investment advisory activities.

- Approved, April 30, 2009

Boston

Middlesex Bancorp, MHC, Natick, Massachusetts -- to become a mutual bank holding company and to acquire Middlesex Savings Bank, Natick.

- Approved, April 27, 2009

Chicago

OSB Financial Corporation, Brooklyn, Michigan -- to become a bank holding company and to acquire OSB Community Bank, Brooklyn.

- Withdrawn, April 27, 2009

Atlanta

RCB Financial Corporation, Rome, Georgia -- to become a bank holding company and to acquire River City Bank, Rome.

- Approved, May 1, 2009

**Bank Holding Companies**

Dallas

Texas Independent Bancshares, Inc., Texas City, Texas -- to acquire shares of Houston Business Bank, a de novo bank, Houston.

- Approved, April 30, 2009

**Bank Mergers**

Chicago

Bank Iowa, Oskaloosa, Iowa -- to purchase the assets and assume the liabilities of the Newton branch of Bank Iowa, Altoona, and thereby establish a branch at 215 West 2nd Street North, Newton.

- Approved, May 1, 2009

San Francisco

Cache Valley Bank, Logan, Utah -- to acquire certain deposits and assets of America West Bank, Layton.

- Approved, May 1, 2009

**Change in Bank Control**

San Francisco

Wilshire Bancorp, Inc., Los Angeles, California -- to retain control of Wilshire and its subsidiary bank, Wilshire State Bank, Los Angeles, and request for a determination of qualified family partnership status.

- Permitted, April 30, 2009

San Francisco

YNB Financial Services Corp., Yakima, Washington -- change in bank control of YNB and its subsidiary bank, Yakima National Bank, Yakima.

- Permitted, May 1, 2009

**Membership**

Chicago

Freedom Financial Bank, West Des Moines, Iowa -- to become a member of the Federal Reserve System.

- Withdrawn, April 29, 2009

**Regulations and Policies**

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 Kansas City, Dallas, and San Francisco Federal Reserve Districts.

- Approved, May 1, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 2, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BSB Bancorp, MHC	* 3A1	Application by BSB Bancorp, MHC and BSB Bancorp, Inc., both of Belmont, Massachusetts - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Belmont Savings Bank, Belmont, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
DIME MUTUAL HOLDING COMPANY	* 3A1	Application filed by Dime Mutual Holding Company, Norwich, Connecticut to become a mutual bank holding company through the acquisition of 100% of the voting shares of Dime Bank, Norwich, Connecticut, pursuant to section 3(a)(1) of the BHC Act.	Newspaper:	Not available
			Federal Register:	05/26/2009



**District: 1**

**Federal Reserve Bank of Boston**

**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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending May 2, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CANADIAN IMPERIAL BANK OF COMMERCE	FBSEA	Canadian Imperial Bank of Commerce, Toronto, Canada to establish an agency in New York, New York, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MADISON NATIONAL BANCORP, INC.	3A1	Madison National Bancorp, Inc., to become a one-bank holding company by acquiring 100 percent of Madison National Bank, both of Hauppauge, New York, pursuant to Section 3(a)(C) of the BHC Act of 1956, as amended, and Section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable 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	

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 2, 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					

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 May 2, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 05/14/2009

**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 May 2, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF AMERICA CORPORATION	* 3A3	Bank of America Corporation, Charlotte, North Carolina, and NB Holdings Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Bank of America North Carolina, National Association, Charlotte, North Carolina (in organization).	Newspaper:	05/16/2009
			Federal Register:	05/15/2009



**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 May 2, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FCB FLORIDA BANCORPORATION, INC.	* 3A5	FCB Florida Bancorporation, Inc., Orlando, Florida, to merge with Anderen Financial, Inc., and thereby acquire its subsidiary, Anderen Bank, both of Palm Harbor, Florida.	Newspaper: Federal Register:	Not available 06/01/2009
FIRST COMMERCIAL BANK OF FLORIDA	* 18C * Branch	First Commercial Bank of Florida, Orlando, Florida, to merge with Anderen Bank, Palm Harbor, Florida.	Newspaper: Federal Register:	Not available Not applicable
HERITAGE FIRST BANCSHARES, INC.	CIC	Prior change in control notice filed by Jessie Doyle Buffinton, Helmut Hans Cawthon, Kenneth Franklin Davis, Andrew Charles Heaner, Clinton Gray Hubbard, Stephen Curtis Klasson, Kimberly Gill Mauer, Laura Hallin Mumber, Matthew Peter Mumber, Delos Harley Yancey, III, John Demetrius Xanthos, all of Rome, Georgia, Andrew Charles Heaner, Atlanta, Georgia, and Wayne Elm Vick, Armuchee, Georgia, collectively to acquire an additional 18.78 percent of the outstanding shares of Heritage First Bancshares, Inc., Rome, Georgia. Total pro forma will equal 37.29 percent.	Newspaper: Federal Register:	Not available 05/12/2009
PIEDMONT BANCORP, INC.	* 3A1	Piedmont Bancorp, Inc., Norcross, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Republic Bank of Georgia, Lawrenceville, Georgia.	Newspaper: Federal Register:	05/22/2009 05/22/2009

**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 May 2, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COUNTRY BANCORPORATION	* 3A3	Country Bancorporation, Crawfordsville, Iowa, to acquire 100 percent of the voting shares of The Exchange State Bank, Springville, Iowa.	Newspaper: Federal Register:	Not available Not available
LOGAN COUNTY BANK	* 18C * Branch	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, and thereby to establish a branch at 100 W. Elm, Buffalo, Illinois.	Newspaper: Federal Register:	Not available Not applicable
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

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 May 2, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish branch facility to be located at the Northeast corner of National Avenue and Chestnut Street, Springfield, Missouri.	Newspaper: Federal Register:	05/05/2009 Not applicable
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a mobile branch in Pulaski County, Arkansas.	Newspaper: Federal Register:	05/07/2009 Not applicable
FARMERS & MERCHANTS BANK, THE	* 18C * Branch	The Farmers & Merchants Bank, Stuttgart, Arkansas, to merge with First National Bank at Marianna, Marianna, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	05/30/2009 Not applicable
SOUTHERN MISSOURI BANCORP, INC.	* 3A3	Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri, to acquire 100 percent of Southern Bank of Commerce, Paragould, Arkansas.	Newspaper: Federal Register:	05/17/2009 05/22/2009

**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
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 May 2, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST LEROY BANCORPORATION, INC.	CIC	Notice by Donna L. Hanson, LeRoy, Minnesota, to acquire and retain 25 percent or more of the shares of First LeRoy Bancorporation, Inc., LeRoy, Minnesota, and thereby indirectly retain control of First State Bank Minnesota, LeRoy, Minnesota.	Newspaper:	Not available
			Federal Register:	05/20/2009



**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending May 2, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska to acquire up to an additional 2 percent for a total of 32.7 percent of the voting shares of Republic Corporation, parent of United Republic Bank, both in Omaha, Nebraska.	Newspaper:	Not available
			Federal Register:	05/29/2009

**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 May 2, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 35% of The ANB Corporation, Terrell, Texas, and indirectly American National Bank, Terrell, Texas.	Newspaper: Federal Register:	05/15/2009 05/15/2009
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: Federal Register:	Not available 05/01/2009
TALL CITY BANCSHARES, INC.	* 3A1	Tall City Bancshares, Inc., Midland, Texas, to become a bank holding company by acquiring 100 percent of Kent County State Bank, Jayton, Texas.	Newspaper: Federal Register:	Not available Not available

**District: 11**

**Federal Reserve Bank of Dallas**

**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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending May 2, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CACHE VALLEY BANK	* 18C	Cache Valley Bank, Logan, Utah, to acquire certain deposits and assets of America West Bank, Layton, Utah, pursuant to section 18(c) of the Federal Deposit Insurance Act (FDI Act).	Newspaper: Federal Register:	Waived Not applicable
SAEHAN BANCORP	CIC	Notice by Don Rhee, Bok Kyung Rhee, and the Rhee Family Trust, all of Los Angeles, California, to acquire additional voting shares of Saeahan Bancorp, and thereby indirectly acquire additional voting shares of Saeahan Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 05/08/2009
SILICON VALLEY BANK	Foreign Branch	Silicon Valley Bank, Santa Clara, California, to establish a branch within the High Value zone of South Mumbai, India, specifically in the Nariman Point area of Mumbai, India, pursuant to Section 211.13 of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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Institution	Location
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