

---

**Federal Reserve Release**

---



*H.2*

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

*No. 19*

*Week Ending May 9, 2009*

Bank Holding Companies

Allied Irish Banks, p.l.c., Dublin, Ireland; M&T Bank Corporation, Buffalo, New York; and First Empire State Holding Company -- to acquire Provident Bankshares Corporation, Baltimore, Maryland, and thereby acquire Provident Bank of Maryland; and for Manufacturers and Traders Trust Company, Buffalo, to merge with Provident Bank of Maryland and thereby establish branches.

- Approved, May 8, 2009

Forms

Forms -- final 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 (Made Pursuant to Regulation K) (FR 2064); Request for Proposal (RFP) and Request for Price Quotations (RFPQ); and Notice Requirements in Connection with Regulation W (Reg W).

- Approved, May 5, 2009

Forms -- initial Board review to extend without revision the reporting and disclosure requirements of Regulation P (Privacy of Consumer Financial Information).

- Proposed, May 7, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 28-day credit on May 4, 2009.

- Announced, May 4, 2009

Regulations and Policies

Regulation Z (Truth in Lending) -- final amendments to revise disclosure requirements for mortgage loans, consistent with recent statutory changes made by the Mortgage Disclosure Improvement Act.

- Approved, May 7, 2009

Testimony and Statements

Economic Outlook -- statement by Chairman Bernanke before the Joint Economic Committee of the U.S. Congress on recent economic developments and current conditions in financial markets.

- Published, May 5, 2009

Enforcement

Bay National Corporation, Lutherville, Maryland -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, May 6, 2009

Cache Valley Banking Company, Logan, Utah, and Cache Valley Bank -- cease and desist order dated March 20, 2007, terminated April 28, 2009.

- Announced, May 6, 2009

Hometown Bancshares, Inc., Carthage, Missouri -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, May 4, 2009

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

**May 3, 2009 to May 9, 2009**

---

**BS&R** Banking Supervision and Regulation

**C&CA** Consumer and Community Affairs

**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems

**IF** International Finance

**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at National Avenue and Chestnut Street, Springfield, Missouri.

- Approved, May 8, 2009

#### Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 7827 Montvue Center Way, Knoxville.

- Approved, May 7, 2009

### **Bank Holding Companies**

#### New York

Banco do Brasil S.A., Brasilia, Brazil -- to engage in money-transmission activities through BB Money Transfers, Inc., New York, New York.

- Approved, May 7, 2009

#### Cleveland

Benchmark Bancorp, Inc., Gahanna, Ohio -- to become a bank holding company and to acquire Benchmark Bank, Gahanna.

- Approved, May 3, 2009

**Bank Holding Companies**

Kansas City

CrossFirst Holdings, LLC, Overland Park, Kansas -- to become a bank holding company and to acquire CrossPoint Bank, Overland Park, and to acquire CrossFirst Advisors, LLC, and thereby engage in financial and investment advisory activities and management consulting and counseling activities.

- Approved, May 7, 2009

Atlanta

FCB Florida Bancorporation, Inc., Orlando, Florida -- to merge with Anderen Financial, Inc., Palm Harbor, and thereby acquire Anderen Bank.

- Withdrawn, May 6, 2009

Kansas City

Jonah Bankshares, Casper, Wyoming -- to become a bank holding company and to acquire Jonah Bank, Casper.

- Approved, May 8, 2009

Atlanta

NBT Holdings Inc., Nashville, Tennessee -- to become a bank holding company and to acquire Nashville Bank and Trust Company, Nashville.

- Approved, May 8, 2009

**Bank Mergers**

Richmond

Bank of Hampton Roads, Norfolk, Virginia -- to merge with Gateway Bank & Trust Co., Elizabeth City, North Carolina, and thereby establish a branch.

- Approved, May 4, 2009

**Bank Mergers**

Atlanta

First Commercial Bank of Florida, Orlando, Florida -- to merge with Anderen Bank, Palm Harbor, and thereby establish a branch.

- Withdrawn, May 6, 2009

**Banks, Foreign**

Director, BS&R

Standard Chartered Bank, London, United Kingdom -- to establish a representative office in Houston, Texas.

- Approved, May 7, 2009

**Extensions of Time**

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension to August 14, 2009, to acquire additional shares of Washington Bancorp, Washington, and thereby increase its interest in Washington's subsidiary bank, Federation Bank.

- Granted, May 7, 2009

Atlanta

Regions Bank, Birmingham, Alabama -- extension to November 7, 2010, to establish a branch at 1300 North Collins Street, Arlington, Texas.

- Granted, May 6, 2009

Atlanta

Regions Bank, Birmingham, Alabama -- extension to June 5, 2010, to establish a branch at Wentzville Parkway and I-70, Wentzville, Missouri.

- Granted, May 6, 2009

Extensions of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to June 5, 2010, to establish a branch at Cottage Hill and Dawes Roads, Mobile.

- Granted, May 6, 2009

International Operations

Director, BS&R

BankAmerica International Financial Corporation, San Francisco, California -- waiver of remainder of notification period to invest in Montrose Global Capital, LLP, London, United Kingdom.

- Granted, May 7, 2009

Membership

Atlanta

Nashville Bank and Trust Company, Nashville, Tennessee -- to become a member of the Federal Reserve System.

- Approved, May 8, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 9, 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:	06/01/2009
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**

---

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 May 9, 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
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada ("Citi") and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to convert Citi's Gabon branch to a locally-incorporated Edge Act subsidiary named Citibank Gabon S.A., Libreville, Gabon.	Newspaper: Federal Register:	Not applicable Not applicable
GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	Other Foreign	The Governor and Company of the Bank of Ireland, Dublin, Ireland (the "Applicant") requests prior approval of the Board of Governors of the Federal Reserve System (the "Board") to establish a de novo Edge Act corporation (the "Edge"), to be named Bank of Ireland Foreign Exchange Corporation, Orlando, Florida, pursuant to Section 25A of the Federal Reserve Act and Section 211.5(b) of the Board's Regulation K. Upon establishment, Applicant proposes to merge its wholly-owned U.S. money transmitter subsidiary Foreign Currency Exchange Corp. into the Edge.	Newspaper: Federal Register:	Not applicable 05/28/2009
MORGAN STANLEY	* 4c8	Morgan Stanley, New York, New York, to acquire up to 9.9 percent of the outstanding common stock of United Western Bancorp, Inc., and its subsidiary, United Western Bank, both of Denver, Colorado, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not available 05/26/2009

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**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
66015	BPD BK, NEW YORK, NEW YORK	11/10/2008	04/20/2009	O	Whole/Ltd Purp

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 May 9, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AFFINITY BANCORP, INC.	3A1	Affinity Bancorp, Inc., Wyomissing, PA, to become a bank holding company by acquiring 100 percent of Affinity Bank of Pennsylvania, Wyomissing, PA.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	Not available 04/03/2009

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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
342410	ORRSTOWN BK, SHIPPENSBURG, PENNSYLVANIA	12/01/2008	04/20/2009	O	Int Sm 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 May 9, 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:	05/21/2009
			Federal Register:	05/14/2009

**District: 4**

**Federal Reserve Bank of Cleveland**

**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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 9, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST FINANCIAL SERVICES CORPORATION	* 3A5	1st Financial Services Corporation, Hendersonville, North Carolina, to acquire 100% of the voting securities of AB&T Financial Corporation, Gastonia, North Carolina, and thereby indirectly acquire Alliance Bank & Trust Company, Gastonia, North Carolina.	Newspaper: Federal Register:	Not available 06/01/2009
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises by \$180,000.	Newspaper: Federal Register:	Not applicable Not applicable
FOUR OAKS BANK & TRUST COMPANY	* 18C * Branch	Four Oaks Bank & Trust Company, Four Oaks, North Carolina, to merge with Nuestro Banco, Raleigh, North Carolina.	Newspaper: Federal Register:	06/05/2009 Not applicable



**District: 5**

**Federal Reserve Bank of Richmond**

**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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending May 9, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	05/20/2009 05/12/2009
RELIANT BANK	* 18C * Branch	Reliant Bank, Brentwood, Tennessee, to purchase and assume the assets and liabilities of one branch of Magna Bank, Memphis, Tennessee.	Newspaper: Federal Register:	06/05/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 7405 Maple Lawn Blvd., Maple Lawn, Maryland to be known as the Maple Lawn Office.	Newspaper: Federal Register:	05/15/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4850 Wiles Road, Coconut Creek, Florida, to be known as the Coconut Creek Office.	Newspaper: Federal Register:	05/18/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches in the following locations: 11225 U.S. Highway 301, N., Parrish, Florida, to be known as the Parrish Office, and 3501 Vanderburg Way, Estero, Florida, to be known as the Coconut Trace Office.	Newspaper: Federal Register:	05/15/2009 Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 9, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 06/01/2009
GLENWOOD STATE BANK	* 18C * Branch	Glenwood State Bank, Glenwood, Iowa, to merge with First State Bank, Tabor, Iowa. As a result of their merger, the office at 711 Main Street, Tabor, Iowa, will become a branch of Glenwood State Bank, Glenwood, Iowa.	Newspaper: Federal Register:	Not available Not applicable
Hantz Holdings, Inc.	* 3A1	Hantz Holdings, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Davison State Bank, Davison, Michigan.	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
TONICA BANCORP, INC.	CIC	Notice by Ronald L. Pletsch, McNabb, Illinois, individually and as trustee, Sharon L. Johnson, McNabb, Illinois, individually and as trustee, Roger A. Pletsch, Lostat, Illinois, and Marilyn A. Pletsch, McNabb, Illinois, to retain 64.79 percent of Tonica Bancorp, Inc., Tonica, Illinois, and thereby indirectly retain control of Illini State Bank, Oglesby, Illinois.	Newspaper: Federal Register:	Not available Not available
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

---

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

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending May 9, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TENNESSEE CENTRAL BANCSHARES, INC.	CIC	Notice by James M. Smith, Jackson, Tennessee, to gain control of Tennessee Central Bancshares, Inc., Parsons, Tennessee.	Newspaper:	05/27/2009
			Federal Register:	Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**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
169653	FIRST BK, CREVE COEUR, MISSOURI	08/04/2008	04/13/2009	S	Large Bank
277558	FIRST ST BK OF ST ROBERT, SAINT ROBERT, MISSOURI	01/12/2009	04/21/2009	S	Small Bank
2837059	SOUTHERN BK OF COMMERCE, PARAGOULD, ARKANSAS	01/12/2009	04/21/2009	S	Small Bank

**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 May 9, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	05/20/2009 05/20/2009
MILK RIVER BANQUO, INC.	CIC	Notice by Gary R. Howell, Malta, Montana, to acquire 25 percent or more of the shares of Milk River Banquo, Inc., Malta, Montana, which controls Malta Banquo, Inc., Malta, Montana, and thereby indirectly gain control of First Security Bank of Malta, Malta, Montana and Valley Bank of Glasgow, Glasgow, Montana.	Newspaper: Federal Register:	Not available 05/26/2009



**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending May 9, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALPINE BANKS OF COLORADO	CIC	Notice submitted by William B. Vollbracht, Denver, Colorado, individually; and as managing member of The GDO Partnership and Vollbracht Properties, LLC, both of Denver, Colorado; and as controlling shareholder of Land Title Guarantee Company, and Land Title Insurance Corporation, both of Denver, Colorado; to retain control of Alpine Banks of Colorado, parent of Alpine Bank, both in Glenwood Springs, Colorado (Company), as a member of a family group acting in concert. Other members of the family group applying to retain control of Company are Leslie D. Vollbracht, Denver, Colorado; Dana L. Vollbracht, Castle Rock, Colorado; Alison Vollbracht Winfield, Seattle, Washington; Kirby Franklin Winfield III Trust, Seattle, Washington; Carole E. Earle, Denver, Colorado; Judith L. Freehling Trust, Denver, Colorado; and The GDO Partnership, Land Title Guarantee Company, Land Title Insurance Corporation, and Vollbracht Properties, LLC, all of Denver, Colorado.	Newspaper: Federal Register:	Not available 05/28/2009
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: Federal Register:	06/01/2009 05/29/2009
FIRST OKMULGEE CORPORATION	* 3A3	First Okmulgee Corporation, Okmulgee, Oklahoma, to acquire up to an additional 0.43 percent for a total of up to 12.485 percent of the voting shares of Coffeyville Bancorp, Inc., parent of Community State Bank, both in Coffeyville, Kansas.	Newspaper: Federal Register:	Not available 06/08/2009

**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending May 9, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	05/18/2009 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 06/04/2009
TIB THE INDEPENDENT BANKERSBANK	* Branch	TIB The Independent BankersBank, Irving, Texas, to establish a branch to be located at 1550 North Brown Road, Suite 150, Lawrenceville, Georgia 30043.	Newspaper: Federal Register:	05/21/2009 Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 9, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASTLE CREEK CAPITAL III LLC	* 3A3	Castle Creek Capital Partners III LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to acquire up to 19.9 percent of Guaranty Bancorp, and thereby indirectly its subsidiary, Guaranty Bank and Trust Company, both of Denver, Colorado.	Newspaper:	06/11/2009
			Federal Register:	Not available
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:	05/19/2009
			Federal Register:	05/08/2009

**District: 12**

**Federal Reserve Bank of San Francisco**

**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