

---

**Federal Reserve Release**

---



*H.2*

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

*No. 26*

*Week Ending June 27, 2009*

Testimony and Statements

Acquisition of Merrill Lynch by Bank of America -- statement by Chairman Bernanke before the House Committee on Oversight and Government Reform on the Federal Reserve's role in the acquisition of Merrill Lynch & Co., Inc. by Bank of America Corporation.

- Published, June 25, 2009

Over-the-Counter Derivatives -- statement by Patricia White, associate director, Division of Research and Statistics, before a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs on the development of a new regulatory structure for the OTC derivatives market.

- Published, June 22, 2009

Bank Holding Companies

Morgan Stanley, New York, New York -- (1) to retain shares of Herald National Bank, New York, and (2) to acquire additional shares of Chinatrust Financial Holding Company, Ltd., Taipei, Taiwan, and thereby increase its ownership in Chinatrust Bank (U.S.A.), Torrance, California.

- Approved, June 26, 2009

Forms

Forms -- final Board review to extend without revision the interagency Suspicious Activity Report (FR 2230).

- Approved, June 22, 2009

### Monetary and Financial Policy

Liquidity Facilities -- extension until February 1, 2010, of the Asset-Backed Commercial Paper Money Market Mutual Fund Liquidity Facility (AMLF), Commercial Paper Funding Facility, Primary Dealer Credit Facility, and (approved jointly with the Federal Open Market Committee) Term Securities Lending Facility (TSLF); and modifications to the Term Auction Facility, AMLF, and TSLF.

- Approved, June 23, 2009

### Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Susan Foley as deputy associate director.

- Announced, June 25, 2009

### Regulations and Policies

Regulation BB (Community Reinvestment) -- publication for comment of interagency amendments to require the federal bank and thrift regulatory agencies to consider certain low-cost education loans, and certain activities undertaken in cooperation with minority- or women-owned institutions or low-income credit unions, when assessing a financial institution's record of meeting community credit needs.

- Approved, June 22, 2009

Risk-Based Capital Guidelines -- interagency interim final rule with request for comment on the risk-based capital treatment of qualifying mortgage loans modified pursuant to the Department of the Treasury's Making Home Affordable Program.

- Approved, June 23, 2009

System Lending Facilities -- fourth 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, June 23, 2009

Enforcement

1st Financial Bank, Overland Park, Kansas -- written agreement with the Federal Reserve Bank of Kansas City and the Kansas Office of the State Banking Commissioner.

- Announced, June 22, 2009

Bank of Canton, Canton, Pennsylvania -- written agreement dated October 10, 2008, terminated June 1, 2009.

- Announced, June 23, 2009

BankFirst, Sioux Falls, South Dakota -- issuance of a prompt corrective action directive.

- Announced, June 24, 2009

CCB Financial Corporation, Jonesboro, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, June 23, 2009

IT & S of Iowa, Inc., Oskaloosa, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, June 25, 2009

## H.2 Actions under delegated authority

June 21, 2009 to June 27, 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

#### Minneapolis

First Premier Bank, Sioux Falls, South Dakota -- to establish a branch at 1305 West 18th Street, Sioux Falls.

- Approved, June 24, 2009

#### Chicago

Salin Bank and Trust Company, Indianapolis, Indiana -- to establish a branch at 452 East Carmel Drive, Carmel.

- Withdrawn, June 24, 2009

### Bank Holding Companies

#### Director, BS&R

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, and Morgan Stanley, New York, New York -- modification of relief from certain commitments.

- Granted, June 25, 2009

#### Chicago

West Suburban Bancorp, Inc., Lombard, Illinois -- to engage de novo in extending credit and servicing loans.

- Withdrawn, June 23, 2009

**Bank Mergers**

Chicago

Glenwood State Bank, Glenwood, Iowa -- to merge with First State Bank, Tabor, and thereby establish a branch.

- Approved, June 24, 2009

**Bank Premises**

Kansas City

Farmers Bank of Lincoln, Lincoln, Missouri -- to increase its investment in bank premises.

- Approved, June 23, 2009

Richmond

The Bank of Monroe, Union, West Virginia -- to increase its investment in bank premises.

- Approved, June 23, 2009

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

First Farmers & Merchants State Bank of Grand Meadow, Grand Meadow, Minnesota -- request for a retroactive exemption from section 23A of the Federal Reserve Act and Regulation W to acquire the bank's premises from its parent company, 215 Holding Co., Minneapolis.

- Granted, June 23, 2009

**Financial Holding Companies**

New York

CheckSpring Community Corporation, Bronx, New York -- election to become a financial holding company.

- Effective, June 24, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CONAHASSET BANCSHARES MHC	* 3A1	Application by Conahasset Bancshares, MHC, and Conahasset Bancshares, Inc., both of Cohasset, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Pilgrim Bank, Cohasset, 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
NEWSTAR HOLDCO INC	* 3A1	Application filed by NewStar Holdco, Boston, Massachusetts (HoldCo) to become a bank holding company through the acquisition of 100% of the outstanding common stock of Southern Commerce Bank, National Association, Tampa, Florida, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (BHC Act). Concurrently, HoldCo seeks approval to: i) continue to operate NewStar Financial, Inc. as an existing commercial finance company; and ii) establish NewStar Asset Management, LLC to provide asset management services to NewStar Credit Opportunities Fund, both pursuant to section 4(c)(8) of the BHC Act.	Newspaper:	07/10/2009
	4c8		Federal Register:	Not available
STATE STREET BANK AND TRUST COMPANY	Investment	State Street International Holdings, Boston, Massachusetts - request to invest indirectly an additional \$150 million in State Street Bank Luxembourg S.A. and State Street Bank GmbH pursuant to section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**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 June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY, THE	* Branch	The Adirondack Trust Company, Saratoga Springs, New York, requests approval to establish a full service branch at 376 Bay Road, Queensbury, Warren County, New York. (RSSD #3797990)	Newspaper: Federal Register:	Not available Not applicable
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 Citibank Taiwan Limited, Taipei, Taiwan.	Newspaper: Federal Register:	Not applicable Not applicable

**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
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 June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**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
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 June 27, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB, INC.	CIC	Interagency Notices of Change in Bank Control filed by the following immediate family members of the Hillyer Family Control Group and related controlling interests: Hudson Hillyer, Hudson Hillyer Trust (Hudson Hillyer, Trustee), Marie Hillyer Trust (Hudson Hillyer, Trustee), Carole Hillyer, Majorie Shelley, David Shelley, Blair Hillyer, Brad Hillyer, Beth Hillyer, Rebecca Hillyer, Brett Hillyer, Aaron Hillyer, Alec Hillyer, Katherine Hillyer, Jacob Hillyer, and The Clay City Pipe Company, Uhrichsville, Ohio; The Bowerston Shale Company, Bowerston, Ohio, and Fab Ohio, Uhrichsville, Ohio; to acquire 10 percent or more of the outstanding voting shares of FNB, Inc., Dennison, OH	Newspaper:	07/05/2009
			Federal Register:	07/13/2009
PNC FINANCIAL SERVICES GROUP, INC., THE	* 4c8	Application by The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania to acquire up to the lesser of \$75 million or 5.4 percent of the common shares of First Niagara Financial Group, Lockport, New York (a thrift holding company), pursuant to section 4(c)(8) of the Bank Holding Company Act	Newspaper:	07/26/2009
			Federal Register:	Not available

**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 June 27, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
SONABANK	* 18C	Sonabank, McLean, Virginia, to acquire certain assets and assume certain liabilities of the Warrenton, Virginia, branch of Millennium Bank, N.A., Reston, Virginia.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
VIRGINIA HERITAGE BANK	* Branch	Virginia Heritage Bank, Fairfax, Virginia, proposes to establish a branch at 8245 Boone Boulevard, Vienna, Virginia.	Newspaper:	06/18/2009
			Federal Register:	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 June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMPASS BANK	* 18C	Compass Bank, Birmingham, Alabama, to merge	Newspaper:	07/24/2009
	* Branch	with BBV Bancomer USA, Diamond Bar, California.	Federal Register:	Not applicable
COMPASS BANK	* 18C	Compass Bank, Birmingham, Alabama, to merge	Newspaper:	07/24/2009
	* Branch	with Central Bank of the South, Anniston, Alabama.	Federal Register:	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 June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan, to establish three branches to be located at Pineview Apartments, 854 North Pine Rd., Essexville, Michigan; Dover Court, 1441 East Broomfield, Mt. Pleasant, Michigan, and Cranbrook Terrace, 4608 South Isabella Rd., Mt. Pleasant, Michigan.	Newspaper: Federal Register:	06/30/2009 Not applicable
FIRST MID-ILLINOIS BANCSHARES, INC.	CIC	Notice by Charles A. Adams, Mattoon, Illinois, to individually acquire 10 percent or more of the voting shares of First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, and thereby indirectly acquire shares of First Mid-Illinois Bank & Trust, National Association, Mattoon, Illinois, and as part of a group acting in concert with Holly A. Bailey, Linda K. Adams, Howell Paving, Inc., and Howell-Adams Foundation, all of Mattoon, Illinois, and Craig H. Adams, Woodside, California, to retain more than 10 percent of the voting shares of First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, and thereby indirectly retain shares of First Mid-Illinois Bank & Trust, National Association, Mattoon, Illinois.	Newspaper: Federal Register:	06/08/2009 07/13/2009
FREEPORT BANCSHARES, INC.	CIC	Notice by Mark H. Wright, Freeport, Illinois and Todd M. Wright, Caledonia, Illinois, as individuals, and as a group acting in concert with James H. Wright and Luanne S. Wright, both of Longboat Key, Florida, to acquire 25 percent or more of the voting shares of Freeport Bancshares, Inc., Freeport, Illinois, and thereby indirectly acquire control of Midwest Community Bank, Freeport, Illinois.	Newspaper: Federal Register:	07/10/2009 07/09/2009
PRAIRIELAND BANCORP EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership to 48.01 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, and thereby indirectly increase its ownership of Merchants and Farmers State Bank of Bushnell, Bushnell, Illinois.	Newspaper: Federal Register:	07/10/2009 07/21/2009
VAN FINANCIAL CORP	* 3A1	Van Financial Corp., Breda, Iowa, to become a bank holding company by acquiring at least 80 percent of Breda Savings Bank, Breda, Iowa.	Newspaper: Federal Register:	Not available 07/10/2009

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			

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS NATIONAL BANCORP, INC.	CIC	Notice by Charles B. Edel, Trustee of the Charles B. Edel Trust, and Suzanne Edel, Trustee of the Suzanne Edel Trust, both of Springfield, Missouri, acting in concert to increase control of Citizens National Bancorp, Inc., Springfield, Missouri.	Newspaper:	06/30/2009
			Federal Register:	07/31/2009

**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
NONE					

---

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>		
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with First Western Bank, Wall, South Dakota, and The First Western Bank Sturgis, Sturgis, South Dakota, and incident thereto, proposes to establish 15 branches.	Newspaper:	Not available	
	* Branch		Federal Register:	Not applicable	
	* 18C				
	* Branch				
HATTON BANCSHARES, INC.	CIC	Notice by Richard Jordahl, Fargo, North Dakota, to acquire 25 percent or more of the shares of Hatton Bancshares, Inc., Fargo, North Dakota, and thereby indirectly gain control of Farmers and Merchants National Bank, Hatton, North Dakota.	Newspaper:	06/29/2009	
			Federal Register:	06/29/2009	



**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 June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CACHE HOLDINGS, INC.	* 3A1	Cache Holdings, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Healthcare Bancorp, Inc., parent of First BankCentre, both in Broken Arrow, Oklahoma.	Newspaper: Federal Register:	Not available 07/27/2009
FIRST FIDELITY BANCORP, INC.	CIC	Notice submitted by David Carpenter, Chandler, Oklahoma, as trustee of the Lynda L. Cameron 2005 Family Trust, the William M. Cameron 2004 Family Trust, and the Lynda L. Cameron Trust B, to acquire control of First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, and thereby indirectly acquire control of First Fidelity Bank, N.A., Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 07/13/2009
FIRST KEYES BANCSHARES, INC.	CIC	Notice submitted by B. Dirk Bagenstos and Lesley D. Bagenstos, Cherokee, Oklahoma, to acquire control of First Keyes Bancshares, Inc., parent of The First State Bank, both of Keyes, Oklahoma.	Newspaper: Federal Register:	Not available 07/07/2009
FIRST TEAM RESOURCES CORPORATION	CIC	Notification submitted by Richard Kevin Chase, Derby, Kansas; and Peter Cran Chase, Eastborough, Kansas, to acquire control of First Team Resources Corporation, Derby, Kansas, and thereby indirectly acquire control of Verus Bank, N.A., Derby, Kansas.	Newspaper: Federal Register:	07/10/2009 07/13/2009

**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 June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 acquire The American National Bank, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	Not available Not available
AUSTIN BANCSHARES, INC.	* 3A1	Austin Bancshares, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of La Grange Bancshares, Inc., La Grange, Texas, and indirectly acquire Colorado Valley Bank, SSB, La Grange, Texas.	Newspaper: Federal Register:	Not available 07/20/2009
PREMIER BANCSHARES, INC.	CIC	Mr. James Edward Baxter, II, Richmond, Virginia, to acquire an interest in Premier Bancshares, Inc., McKinney, Texas, and indirectly acquire Synergy Bank, SSB, McKinney, Texas.	Newspaper: Federal Register:	07/07/2009 07/11/2009
VISTA BANK	* Branch	Vista Bank, Ralls, Texas, to establish two branches at the following locations: 4625 50th Street, Lubbock, Texas, 79414, and 4515 98th Street, Lubbock, Texas, 79424.	Newspaper: Federal Register:	07/07/2009 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 June 27, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire 9.9 percent of Black River BancVenture, Inc., Memphis, Tennessee, and thereby indirectly acquire Allegiance Bank of North America, Bala Cynwyd, Pennsylvania, Bay Commercial Bank, Walnut Creek, California, Community Shores Bank, Muskegon, Michigan, Cornerstone Bank, Moorestown, New Jersey, Lakeside Community Bank, Sterling Heights, Michigan, and Quaint Oak Bank, Southampton Pennsylvania.	Newspaper: Federal Register:	Not available 06/25/2009
PACIFIC INTERNATIONAL BANCORP, INC.	* 3A3	Pacific International Bancorp, Seattle, Washington, to acquire up to 9.9 percent of Center Financial Corporation and thereby indirectly acquire Center Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 07/06/2009
STATE BANK CORP.	CIC	Notice by Donald and Donna Nelson, to retain 10.9 percent of State Bank Corp., and indirectly its subsidiary, Mohave State Bank, both of Lake Havasu City, Arizona.	Newspaper: Federal Register:	Not available 07/06/2009

**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