
Federal Reserve Release



H.2

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

No. 27

Week Ending July 4, 2009

Forms

Forms -- initial Board review to extend without revision the Reports of Deposits (FR 2900, FR 2910a, FR 2915, and FR 2930) and to implement the Supervisory and Regulatory Survey (FR 3052) and the Consumer Protection Surveys (FR 3053).

- Proposed, June 29, 2009

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- proposed increase in the administrative fee charged to TALF borrowers.

- Approved, June 30, 2009

Term Auction Facility -- TAF auction in the amount of \$150 billion in 28-day credit on June 29, 2009.

- Announced, June 29, 2009

Regulations and Policies

Host-State Lending Ratios -- interagency release of the host-state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, June 29, 2009

Liquidity Risk Management -- publication for comment of interagency guidance on funding and liquidity risk management to communicate consistent supervisory expectations on sound practices for managing funding and liquidity risk.

- Approved, June 29, 2009

Regulations and Policies

Regulation V (Fair Credit Reporting) -- (1) interagency final rules to require entities that furnish information to consumer reporting agencies (furnishers) to establish policies and procedures to ensure the accuracy and integrity of the information and to investigate certain disputes by consumers and (2) advance notice of proposed rulemaking requesting comment on a possible addendum to the final rules regarding circumstances under which furnishers should provide certain additional information.

- Approved, May 29, 2009

(A/C)

Enforcement

AMCORE Financial, Inc., Rockford, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, June 30, 2009

First DuPage Bancorp, Inc., Westmont, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, July 2, 2009

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 5621 North Classen Boulevard, Oklahoma City, Oklahoma.

- Approved, June 29, 2009

Atlanta

CapStar Bank, Nashville, Tennessee -- to establish a branch at 2321 Crestmoor Road, Nashville.

- Approved, June 29, 2009

Cleveland

The Commercial & Savings Bank of Millersburg, Millersburg, Ohio -- to establish a branch at 330 West High Street, Orrville.

- Approved, July 2, 2009

Chicago

First Chicago Bank & Trust, Chicago, Illinois -- to establish a branch at 1145 North Arlington Heights Road, Itasca.

- Approved, July 3, 2009

Minneapolis

First State Bank Southwest, Pipestone, Minnesota -- to establish a branch at 505 Trosky Road West, Edgerton.

- Approved, June 29, 2009

Bank Holding Companies

Kansas City

C & M Bancshares, Inc., Cameron, Missouri -- to become a bank holding company and to acquire Missouri Federal Savings Bank, Cameron, to be known as 1st Cameron State Bank.

- Approved, June 29, 2009

San Francisco

Franklin Resources, Inc., San Mateo, California -- to acquire an interest in 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, Southhampton, Pennsylvania.

- Approved, July 2, 2009

Kansas City

Hulett Bancorp, Hulett, Wyoming -- to acquire The First National Bank of Ekalaka, Ekalaka, Montana.

- Withdrawn, July 2, 2009

Chicago

Iowa River Bancorp, Inc., Tama, Iowa -- to become a bank holding company and to acquire Pinnacle Bank, Marshalltown.

- Approved, July 1, 2009

Dallas

Paint Rock Bancshares, Inc., Paint Rock, Texas -- to become a bank holding company and to acquire First State Bank, Paint Rock.

- Approved, July 1, 2009

Bank Holding Companies

Kansas City

Wilber Co., Lincoln, Nebraska -- waiver of application to acquire FICO, Inc., Filley, in connection with the merger of their respective subsidiary banks, First State Bank, Lincoln, and Filley Bank, Filley.

- Withdrawn, July 3, 2009

Bank Mergers

Chicago

Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa -- to purchase certain assets and assume certain liabilities of Village Bank and Trust Company, Cedar Rapids.

- Approved, June 29, 2009

Change in Bank Control

Kansas City

Alpine Banks of Colorado, Glenwood Springs, Colorado -- to retain control of Alpine Banks and its subsidiary bank, Alpine Bank, Glenwood Springs.

- Permitted, July 3, 2009

Kansas City

Panhandle Bancshares, Inc., Guymon, Oklahoma -- change in bank control of Panhandle and its subsidiary bank, Bank of the Panhandle, Guymon.

- Permitted, June 30, 2009

Extensions of Time

Richmond

Hometown Bankshares Corporation, Roanoke, Virginia -- extension to October 7, 2009, to become a bank holding company and to acquire HomeTown Bank, Roanoke.

- Granted, July 2, 2009

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois -- extension to October 20, 2009, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of Minier's subsidiary bank, First Farmers State Bank.

- Granted, July 2, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONAHASSET BANCSHARES MHC	* 3A1 * 3A3	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: Federal Register:	Not available 07/27/2009
NEWSTAR HOLDCO INC	* 3A1 4c8	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: Federal Register:	07/10/2009 Not available

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 July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
Haven Bancorp, MHC	* 3A1	Haven Bancorp, MHC and Haven Bancorp, Inc., both of Hoboken, New Jersey, for prior approval from the Board of Governors of the Federal Reserve System to control, directly and indirectly, 100 percent of the voting shares of Haven Savings Bank, Hoboken, New Jersey.	Newspaper: Federal Register:	Not available 07/31/2009

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA proposes to establish a branch office located at 1635 Market Street, Philadelphia, PA, pursuant to Section 9 of the FRA.	Newspaper:	07/08/2009
			Federal Register:	Not applicable

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 July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/27/2009

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
2552099	MADISON BK, RICHMOND, KENTUCKY	02/02/2009	06/18/2009	S	Small Bank

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 July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN VIRGINIA BANKSHARES, INC.	* 3A5	Eastern Virginia Bankshares, Inc., Tappahannock, Virginia, to acquire 100% of the voting securities of First Capital Bancorp, Inc., Glen Allen, Virginia, and thereby indirectly acquire First Capital Bank, Glen Allen, Virginia.	Newspaper:	Not available
			Federal Register:	07/30/2009
SONABANK	* 18C * Branch	Sonabank, McLean, Virginia, to acquire certain assets and assume certain liabilities of the Warrenton, Virginia, branch of Millennium Bank, N.A., Reston, Virginia.	Newspaper:	07/24/2009
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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3205909	COLONIAL VA BK, GLOUCESTER, VIRGINIA	01/12/2009	05/07/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	07/10/2009

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MCGEHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN THE	4c8	Southeast Financial Bankstock Corporation, McGehee, Arkansas, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
941541	PEOPLES BK OF ALTENBURG, ALTENBURG, MISSOURI	03/09/2009	06/15/2009	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 July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period		
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				
NORLO, INC.	4c8	Norlo Inc., Prior Lake, Minnesota, proposes to engage, de novo, in lending activities.	Newspaper:	Not applicable	
			Federal Register:	Not available	

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
2631172	STATE BK FNCL, LA CROSSE, WISCONSIN	02/17/2009	05/22/2009	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 4, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/31/2009 07/27/2009
CANADIAN STATE BANK	* Branch	Canadian State Bank, Yukon, Oklahoma, to establish a branch at 620 East State Highway 152, Mustang, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
CRACO, INC.	4c8	Craco, Inc., Vinita, Oklahoma, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
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:	07/07/2009 07/07/2009

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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517357	CITIZENS BK OKLAHOMA, PAWHUSKA, OKLAHOMA	03/09/2009	06/09/2009	S	Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	03/03/2009	06/09/2009	S	Small Bank
3660478	PRIME BK, EDMOND, OKLAHOMA	03/16/2009	06/15/2009	S	Small Bank

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 July 4, 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 acquire The American National Bank, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	08/02/2009 07/30/2009
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
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 1959 E. Camelback Road, Phoenix, Arizona 85016.	Newspaper: Federal Register:	07/14/2009 Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending July 4, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHINATRUST CAPITAL CORPORATION	4c8	Chinatrust Capital Corporation, Torrance, California, and Chinatrust Financial Holding Company, Ltd., and Chinatrust Commercial Bank, Ltd., both of Taipei, Taiwan, to engage directly in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y and section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable 07/17/2009
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

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Institution	Location
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