
Federal Reserve Release



H.2

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

No. 29

Week Ending July 18, 2009

Testimony and Statements

Consumer Protection -- statement by Governor Duke before a subcommittee of the House Committee on Financial Services on regulatory restructuring and the role of the Federal Reserve in consumer protection.

- Published, July 16, 2009

Monetary Policy -- statement by Chairman Bernanke before the House Committee on Financial Services on July 21 and before the Senate Committee on Banking, Housing, and Urban Affairs on July 22, 2009, on the semiannual monetary policy report to the Congress.

- Discussed, July 17, 2009

Monetary and Financial Policy

Monetary Policy -- semiannual monetary policy report to the Congress.

- Authorized, July 14, 2009

Term Auction Facility -- TAF auction in the amount of \$125 billion in 84-day credit on July 13, 2009.

- Announced, July 13, 2009

Personnel

Division of Research and Statistics -- appointment of Alice Patricia White, J. Nellie Liang, David Reifschneider, and William L. Wascher as senior associate directors; Michael C. Gibson, Wayne Passmore, and Daniel E. Sichel as associate directors; Daniel Covitz, David E. Lebow, Matthew Eichner, Diana Hancock, Michael Palumbo, and Michael Cringoli as deputy associate directors; Andreas Lehnert, Sean Campbell, Joshua Gallin, and Sandra Cannon as assistant directors; and Patrick M. Parkinson as senior adviser.

- Announced, July 15, 2009

Personnel

- Management Division -- appointment of Karen Vassallo as assistant director.
- Announced, July 17, 2009

Regulations and Policies

- Flood Insurance -- final revised interagency questions and answers regarding responsibilities and requirements for financial institutions and the public under federal flood insurance legislation and publication for comment of several new proposed questions and answers to provide additional clarification.
- Approved, July 14, 2009

- One-Dollar Coin -- annual report to the Congress on the Presidential \$1 Coin Program.
- Approved, July 14, 2009

- Regulation Z (Truth in Lending) -- interim final rule with request for comment to implement certain provisions of the Credit Card Accountability Responsibility and Disclosure Act regarding advance notice of rate increases, changes in terms of credit card accounts, and prescribed time period before payment is due.
- Approved, July 15, 2009

Enforcement

- Profinium Financial Holdings, Inc., Fairmont, Minnesota, and Profinium Financial, Inc., Truman -- written agreement with the Federal Reserve Bank of Minneapolis.
- Announced, July 14, 2009

H.2 Actions under delegated authority

July 12, 2009 to July 18, 2009

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

The Adirondack Trust Company, Saratoga Springs, New York -- to establish a branch at 376 Bay Road, Queensbury.

- Approved, July 16, 2009

Secretary

Canadian State Bank, Yukon, Oklahoma -- to establish a branch at 620 East State Highway 152, Mustang.

- Approved, July 16, 2009

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a seasonal-use limited branch at Columbia Mall, 225 Columbia Mall Drive, Bloomsburg, Pennsylvania.

- Withdrawn, July 15, 2009

Dallas

Vista Bank, Ralls, Texas -- to establish branches at 4621 50th Street, Lubbock, and 4515 98th Street.

- Approved, July 14, 2009

Bank Holding Companies

St. Louis

BCC Bancshares, Inc., Hardin, Illinois -- to become a bank holding company and to acquire Bank of Calhoun County, Hardin.

- Approved, July 16, 2009

Bank Holding Companies

Kansas City

Central Bancorp, Inc., Colorado Springs, Colorado -- (1) to become a bank holding company and to acquire Central Bank & Trust (in organization), Colorado Springs; (2) to engage in extending credit and servicing loans through the acquisitions of Elite Properties of America II, Inc.; CB&T Mortgage, LLC; and CityFirst Mortgage, LLC; (3) to engage in trust activities through the acquisition of CB&T Trust, LLC, Sioux Falls, South Dakota; and (4) to engage in financial and investment advisory activities through the acquisition of CB&T Wealth Management, Inc., Colorado Springs, Colorado.

- Withdrawn, July 13, 2009

Kansas City

Craco, Inc., Vinita, Oklahoma -- to engage in lending activities.

- Approved, July 16, 2009

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- for its subsidiary, Southeast Financial Bankstock Corporation, McGehee, to engage in lending activities.

- Approved, July 15, 2009

San Francisco

Pacific International Bancorp, Seattle, Washington -- to acquire shares of Center Financial Corporation, Los Angeles, California, and thereby acquire Center Bank.

- Withdrawn, July 15, 2009

Kansas City

Tilden Bancshares, Inc., Tilden, Nebraska -- waiver of application to acquire Citizens State Bank, Clearwater, in connection with its merger with Tilden's subsidiary bank, Tilden Bank, Tilden.

- Granted, July 13, 2009

Bank Holding Companies

New York

Tompkins Financial Corporation, Ithaca, New York -- to acquire shares of Darien Rowayton Bank, Darien, Connecticut.

- Approved, July 16, 2009

Chicago

Van Financial Corp., Breda, Iowa -- to become a bank holding company and to acquire shares of Breda Savings Bank, Breda.

- Approved, July 17, 2009

Bank Mergers

Kansas City

The Tilden Bank, Tilden, Nebraska -- to merge with Citizens State Bank, Clearwater, and thereby establish a branch.

- Approved, July 13, 2009

Change in Bank Control

Minneapolis

Augusta Financial Corporation, Augusta, Wisconsin -- change in bank control of Augusta and its subsidiary bank, Unity Bank, Augusta.

- Permitted, July 17, 2009

Minneapolis

Caprice Corporation, Augusta, Wisconsin -- change in bank control of Caprice and its subsidiary bank, Unity Bank North, Red Lake Falls, Minnesota.

- Permitted, July 17, 2009

Change in Bank Control

Atlanta

PeoplesSouth BancShares, Inc., Colquitt, Georgia -- to retain control of PeoplesSouth and its subsidiary bank, PeoplesSouth Bank, Colquitt.

- Permitted, July 14, 2009

Chicago

Tonica Bancorp, Inc., Tonica, Illinois -- to retain control of Tonica and its subsidiary bank, Illini State Bank, Oglesby.

- Permitted, July 15, 2009

Extensions of Time

Richmond

NBRFS Financial Bank, Rising Sun, Maryland -- extension to January 17, 2010, to establish a branch in the 5000 block of Pulaski Highway, Perryville.

- Granted, July 17, 2009

Chicago

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

- Granted, July 17, 2009

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 23 and 24 and of the conference call on June 3, 2009.

- Published, July 15, 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 Chicago and Cleveland Federal Reserve Districts.

- Approved, July 14, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONAHASSET BANCSHARES	* 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
MHC	* 3A3		Federal Register:	07/27/2009

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
468806	NORTHEAST BK, AUBURN, MAINE	03/16/2009	07/01/2009	S	Int Sm Bank

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 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR DE PUERTO RICO	Other Foreign	Banco Popular de Puerto Rico, San Juan, Puerto Rico, to establish BP Sirenusa International, LLC, as an Agreement corporation, pursuant to Section 25 of the Federal Reserve Act and Section 211.5(g) of Regulation K.	Newspaper: Federal Register:	Not applicable 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:	07/31/2009 07/31/2009
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests to establish branches located at (i) Townson Town Center 825 Dulaney Valley Road, Towson, Baltimore County, Maryland and (ii) White Marsh Mall, 8200 Perry Hall Boulevard, Nottingham, Baltimore, Maryland.	Newspaper: Federal Register:	07/23/2009 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York request approval to open a seasonal-use limited branch to be located at Columbia Mall, 225 Columbia Mall Drive, Bloomsburg, Columbia County, Pennsylvania.	Newspaper: Federal Register:	07/23/2009 Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
Columbus First Bancorp, Inc.	3A1	Columbus First Bancorp, Inc., Worthington, Ohio to acquire Columbus First Bank, Worthington, Ohio and form a one-bank holding company, pursuant to the notice section 3 of the Bank Holding Company Act and the notice procedures described in section 225.17 of Regulation Y	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- 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 July 18, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 7.08% and to acquire up to 7.80% of the voting securities of Commonwealth Bankshares, Inc., Norfolk, Virginia.	Newspaper:	08/07/2009
			Federal Register:	08/10/2009
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:	07/31/2009
			Federal Register:	07/30/2009
Piedmont Community Bank Holdings, Inc.	* 3A1	Piedmont Community Bank Holdings, Inc., Chapel Hill, North Carolina, to become a bank holding company through the acquisition of up to 62% of the voting securities of VantageSouth Bank, Burlington, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
PIONEER COMMUNITY BANK, INC.	CIC	The Haga Family Revocable Trust, Phillip Blair Haga and Betty Jane Haga, Trustees, to retain 10.00% ownership of Pioneer Community Group, Inc., Iaeger, West Virginia	Newspaper:	07/15/2009
			Federal Register:	07/31/2009

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.

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821120	BANK OF THE COMMONWEALTH, NORFOLK, VIRGINIA	02/02/2009	06/18/2009	S	Int Sm Bank
2847432	CITIZENS CMNTY BK, SOUTH HILL, VIRGINIA	03/02/2009	06/25/2009	S	Small Bank
619327	FARMERS BK WINDSOR VA, WINDSOR, VIRGINIA	03/09/2009	06/18/2009	S	Int Sm Bank
3627109	FRONTIER CMNTY BK, WAYNESBORO, VIRGINIA	03/23/2009	06/25/2009	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAJA DE AHORROS DEL MEDITERRANEO	FBSEA	Caja de Ahorros del Mediterraneo, Alicante, Spain, to convert its international bank agency into an international bank branch in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
HERITAGE FIRST BANCSHARES, INC.	CIC	Prior change in control notice filed by Jessie Doyle Buffington, 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; Wayne Elm Vick, Armuchee, Georgia, and Delos Harley Yancey, Jr. Ponte Vedra Beach, Florida; collectively to acquire an additional 18.78 percent of the outstanding shares of Heritage First Bancshares, Inc., Rome, Georgia, and its subsidiaries, Heritage First Bank, Rome, Georgia, and Heritage First Bank, Orange Beach, Alabama. Total pro forma will equal 37.29 percent.	Newspaper: Federal Register:	06/25/2009 06/23/2009

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3208049	MIDSOUTH BK, MURFREESBORO, TENNESSEE	03/16/2009	07/05/2009	S	Small Bank

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 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$5,000,000 in additional stock and increase its ownership to up to 50.01 percent of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its ownership of Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 08/14/2009
COMMUNITY FIRST BANK - CHICAGO	* Branch	Community First Bank-Chicago, Chicago, Illinois, to establish a branch facility to be located at 9800 S. Roberts Road, Palos Hills, Illinois.	Newspaper: Federal Register:	07/10/2009 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:	07/10/2009 07/13/2009
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:	07/10/2009 07/10/2009

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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436542	WAUKON ST BK, WAUKON, IOWA	02/23/2009	06/22/2009	S	Small Bank

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 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHERN BANCORP BANK OF ARKANSAS	* 18C	Southern Bancorp Bank of Arkansas, Arkadelphia, Arkansas, to merge with Southern Bancorp Bank, Ruleville, Mississippi, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
SOUTHERN BANCORP BANK OF ARKANSAS	* 18C	Southern Bancorp Bank of Arkansas, Arkadelphia, Arkansas, to merge with Southern Bancorp Bank, N. A., Helena-West Helena, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* Branch		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
997650	CITY B&TC OF MOBERLY, MOBERLY, MISSOURI	03/09/2009	06/11/2009	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 18, 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, South Dakota, and incident thereto, proposes to establish 15 branches.	Newspaper:	07/13/2009	
	* Branch		Federal Register:	Not applicable	
	* 18C				
	* Branch				

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CHOICE HOLDING COMPANY	CIC	Notification submitted by Jean Hummel, Columbus, Ohio; Robert Hummel, II, and Patricia Hummel, both of Leawood, Kansas; Jennifer Ostenson and Eric Ostenson, both of Longmont, Colorado; all as members of the Robert Hummel family group, to retain control of Bank of Choice Holding Company, Greeley, Colorado, and thereby indirectly retain control of Bank of Choice, Greeley, Colorado.	Newspaper:	07/31/2009
			Federal Register:	07/27/2009
CENTRAL BANCORP, INC.	* 3A1 * 3A3 4c8	Central Bancorp, Inc., Colorado Springs, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers and Stockmens Bank of Clayton, Clayton, New Mexico. Central Bancorp, Inc., Colorado Springs, Colorado, to acquire 100 percent of the voting shares of The Citizens National Bank of Akron, Akron, Colorado. Central Bancorp, Inc., Colorado Springs, Colorado, to engage in extending credit and servicing of loans through the retention of Elite Properties of America II, Inc., Colorado Springs, Colorado. Central Bancorp, Inc., Colorado Springs, Colorado, to engage in extending credit and servicing of loans through the retention of CB&T Mortgage, LLC, Colorado Springs, Colorado. Central Bancorp, Inc., Colorado Springs, Colorado, to engage in trust activities through the retention of Corundum Trust Company, LLC, Sioux Falls, South Dakota. Central Bancorp, Inc., Colorado Springs, Colorado, to engage in financial and investment advisory activities through the retention of CB&T Wealth Management, Inc., Colorado Springs, Colorado.	Newspaper:	Not available
			Federal Register:	08/13/2009
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:	Not available
			Federal Register:	07/13/2009
TRI-VALLEY BANK SHARES, INC.	* 3A1	Tri-Valley Bank Shares, Inc., Lincoln, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Tri-Valley Bank, Talmage, Nebraska.	Newspaper:	Not available
			Federal Register:	08/07/2009
UNION STATE BANK OF EVEREST, THE	* 18C * Branch	Union State Bank, Everest, Kansas, to merge with Bank of Gower, Gower, Missouri, and incident thereto to establish a branch, and to operate under the title of Union State Bank, Everest, Kansas.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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- 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
236751	FIRST CMNTY BK, TAOS, NEW MEXICO	03/16/2009	06/22/2009	O	Large Bank
222754	FIRST WESTROADS BK, OMAHA, NEBRASKA	04/20/2009	07/15/2009	S	Small Bank
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	03/30/2009	07/01/2009	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 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/23/2009
			Federal Register:	07/20/2009
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish 2 branches to be located at: 2200 S. Gilbert Rd., Chandler, AZ 85395 and 1831 N. Pebble Creek Pkwy., Goodyear, AZ 85395.	Newspaper:	07/30/2009
			Federal Register:	Not applicable
SANDHILLS BANCSHARES, INC.	* 3A1	Sandhills Bancshares, Inc., Iraan, Texas, to become a bank holding company by acquiring 100 percent of TransPecos Banks-Iraan, Iraan, Texas.	Newspaper:	08/08/2009
			Federal Register:	08/06/2009
TEXAS FIRST BANK	* 18C	Texas First Bank, Texas City, Texas, to merge with affiliate Texas First Bank-Winnie, Winnie, Texas, and to establish branches at the following locations: 210 Highway 124, Winnie, Texas 77665; 519 Rollingbrook Drive, Baytown, Texas 77521; and Highway 124 and F.M. 365, Fannett, Texas 77705.	Newspaper:	Not available
	* Branch		Federal Register:	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 July 18, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to increase from 40.3 percent up to 55.0 percent their ownership of First Chicago Bancorp and indirectly First Chicago Bank and Trust Company, both of Chicago, Illinois, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Dante B. Benedetti, Petaluma, California, and James M. Ryan, Santa Rosa, California, to become trustees of the Frank P. Doyle Trust, Article IX, and thereby retain voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available Not available
MNB HOLDINGS CORPORATION	CIC	Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to acquire additional voting shares of MNB Holdings Corporation, and indirectly, voting shares of Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available Not available
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.

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- NI = Needs to improve
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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
933975	BANK OF UT, OGDEN, UTAH	03/09/2009	07/01/2009	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act