
Federal Reserve Release



H.2

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

No. 30

Week Ending July 25, 2009

Testimony and Statements

Regulatory Restructuring -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs on how to improve the financial regulatory system and contain systemic risk.

- Published, July 23, 2009

Regulatory Restructuring -- statement by Chairman Bernanke before the House Committee on Financial Services on how to improve the financial regulatory system and contain systemic risk.

- Published, July 24, 2009

Forms

Forms -- final Board review to extend without revision the reporting and disclosure requirements of Regulation P.

- Approved, July 22, 2009

Monetary and Financial Policy

Term Auction Facility -- reduction in the TAF auction amounts to \$100 billion in 84-day credit on August 10 and \$100 billion in 28-day credit on August 24, 2009.

- Announced, July 24, 2009

Personnel

Division of Banking Supervision and Regulation -- designation of Esther George, executive vice president, Federal Reserve Bank of Kansas City, as acting director.

- Announced, July 20, 2009

Office of Board Members -- appointment of Linda L. Robertson as assistant to the Board.

- Announced, July 20, 2009

Regulations and Policies

Regulation Z (Truth in Lending) -- publication for comment of amendments to improve disclosures to consumers in connection with closed-end mortgages and home equity lines of credit.

- Approved, July 23, 2009

Reserve Bank Operations

Reserve Bank Directors -- appointment of a director of the Federal Reserve Bank of New York.

- Approved, July 20, 2009

Enforcement

Bank of Elmwood, Racine, Wisconsin -- issuance of a consent prompt corrective action directive against the bank.

- Announced, July 23, 2009

Crescent Banking Company, Jasper, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, July 23, 2009

First Flo Corporation, Florence, Colorado -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, July 22, 2009

North Georgia Bancorp, Inc., Watkinsville, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, July 20, 2009

Enforcement

PAB Bankshares, Inc., Valdosta, Georgia, and The Park Avenue Bank -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, July 20, 2009

H.2 Actions under delegated authority

July 19, 2009 to July 25, 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

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 1959 East Camelback Road, Phoenix, Arizona.

- Approved, July 21, 2009

Chicago

Community First Bank-Chicago, Chicago, Illinois -- to establish a branch at 9800 South Roberts Road, Palos Hills.

- Withdrawn, July 24, 2009

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at Towson Town Center, 825 Dulaney Valley Road, Towson, Maryland, and White Marsh Mall, 8200 Perry Hall Boulevard, Nottingham.

- Withdrawn, July 21, 2009

New York

Peapack-Gladstone Bank, Gladstone, New Jersey. -- to establish a branch at 54 Morris Essex Pike, Summit.

- Approved, July 22, 2009

Bank Holding Companies

Atlanta

Educational Funding of the South, Inc., Knoxville, Tennessee -- to become a bank holding company and to acquire Community Bank of the Cumberlands, Jamestown.

- Withdrawn, July 22, 2009

Bank Holding Companies

Atlanta

Educational Funding of the South, Inc., Knoxville, Tennessee -- to engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Withdrawn, July 22, 2009

Kansas City

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

- Approved, July 23, 2009

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- to acquire shares of Brotherhood Bancshares, Inc., Kansas City, and its subsidiary bank, The Brotherhood Bank & Trust Company.

- Approved, July 20, 2009

Philadelphia

JJR Holding Company, Inc., Brick, New Jersey -- to acquire First BankAmericano, Elizabeth.

- Withdrawn, July 23, 2009

San Francisco

UnionBanCal Corporation, San Francisco, California -- waiver of application to acquire Texas First Bank-Winnie, Winnie, Texas, in connection with the merger of Texas First Bank-Winnie and UnionBanCal's subsidiary bank, Union Bank, National Association, San Francisco, California.

- Returned, July 24, 2009

Bank Mergers

Secretary

First Interstate Bank, Billings, Montana -- to merge with The First Western Bank Sturgis, Sturgis, South Dakota, and First Western Bank, Wall, and thereby establish branches.

- Approved, July 21, 2009

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to acquire the loans and assume the deposit liabilities of Waterford Village Bank, Williamsville.

- Withdrawn, July 22, 2009

Change in Bank Control

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- change in bank control of First Fidelity and its subsidiary bank, First Fidelity Bank, National Association, Oklahoma City.

- Permitted, July 24, 2009

Cleveland

FNB, Inc., Dennison, Ohio -- change in bank control of FNB and its subsidiary bank, The First National Bank of Dennison, Ohio.

- Permitted, July 24, 2009

Philadelphia

Guaranty Bancorp, Denver, Colorado -- change in bank control of Guaranty and its subsidiary bank, Guaranty Bank and Trust Company, Denver.

- Permitted, July 24, 2009

Change in Bank Control

Atlanta

Robinson Bancshares, Inc., Lenox, Georgia -- change in bank control of Robinson and its subsidiary bank, Bank of Lenox, Lenox.

- Permitted, July 21, 2009

Extensions of Time

Richmond

City First Enterprises, Inc., Washington, D.C. -- extension to October 22, 2009, to engage in lending and community development activities.

- Granted, July 22, 2009

Dallas

National Bank & Trust Employee Stock Ownership Plan with 401(k) Provisions, La Grange, Texas -- extension to October 17, 2009, to acquire additional shares of First La Grange Bancshares, Inc., La Grange, and thereby acquire National Bank & Trust.

- Granted, July 20, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 25, 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
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 25, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, request to establish a branch office located at 1351 Blair Drive, Odenton, Anne Arundel County, Maryland.	Newspaper: Federal Register:	08/01/2009 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, request to establish a branch office located at 300 Park Point Drive, Suite 105, Town of Henrietta, Monroe County, New York.	Newspaper: Federal Register:	08/06/2009 Not applicable

District: 2

Federal Reserve Bank of New York

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940311	BANCO POPULAR DE PR, SAN JUAN, PUERTO RICO	09/15/2008	05/07/2009	O	Large Bank

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 25, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLEETWOOD BANK	* Branch	Fleetwood Bank, Fleetwood, PA proposes to establish a branch office located at 455 Main Street, Shoemakersville, PA, pursuant to Section 9 of the FRA.	Newspaper:	08/06/2009
			Federal Register:	Not applicable
NOVA FINANCIAL HOLDINGS, INC	CIC	George G. Levin, Fort Lauderdale, FL, to purchase up to 24.2% of the voting shares of Nova Financial Holdings, Inc., Berwyn, PA.	Newspaper:	08/11/2009
			Federal Register:	08/12/2009

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 25, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* 18C	Fifth Third Bank, Cincinnati, OH to merge with	Newspaper:	Not available
	* Branch	Fifth Third Bank, Grand Rapids, MI and incident thereto establish branches.	Federal Register:	Not applicable
FIFTH THIRD BANK	* 18C	Fifth Third Bank, Cincinnati, OH to merge with	Newspaper:	Not available
	* Branch	Fifth Third Bank, National Association, Nashville, TN and incident thereto establish branches.	Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 25, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MARKET BANK, FSB	Member	First Market Bank, FSB, Richmond, Virginia, to become a member of the Federal Reserve System upon the conversion to a state chartered bank	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	08/11/2009 08/20/2009
SUFFOLKFIRST BANK	* Branch	SuffolkFirst Bank, Suffolk, Virginia, to retain a branch at 100 Bosley Avenue, Suffolk, Virginia.	Newspaper: Federal Register:	08/03/2009 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 25, 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:	08/17/2009 Not applicable
CENTRAL STATE BANK	* Branch	Central State Bank, Calera, Alabama, to establish a branch located at 71 Limestone Parkway, Calera, Alabama.	Newspaper: Federal Register:	08/01/2009 Not applicable

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 25, 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:	Not available
			Federal Register:	08/14/2009

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
23045	WEST MI B&TC, FRANKFORT, MICHIGAN	03/30/2009	07/16/2009	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 25, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a mobile branch in Saline County, Arkansas.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	07/29/2009 07/13/2009
SOUTHERN BANCORP BANK OF ARKANSAS	* 18C * Branch	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: Federal Register:	08/25/2009 Not applicable
SOUTHERN BANCORP BANK OF ARKANSAS	* 18C * Branch	Southern Bancorp Bank of Arkansas, Arkadelphia, Arkansas, to merge with Southern Bancorp Bank, N. A., West Helena, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	08/25/2009 Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 25, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE BANK OF HAWLEY EMPLOYEE STOCK OWNERSHIP PLAN & TRUST	* 3A3	State Bank of Hawley Employee Stock Ownership Plan and Trust, Hawley, Minnesota, to acquire 51.92% of Bankshares of Hawley, Inc., Hawley, Minnesota, and thereby indirectly acquire State Bank of Hawley, Hawley, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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685555	COMMUNITY BK, RONAN, MONTANA	03/30/2009	07/16/2009	O	Small 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 25, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCORP, INC.	* 3A1	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:	08/14/2009
	* 3A3		Federal Register:	08/13/2009
	4c8			
HULETT BANCORP	* 3A3	Hulett Bancorp, Hulett, Wyoming to acquire 100 percent of the voting shares of The First National Bank of Ekalaka, Ekalaka, Montana.	Newspaper:	06/28/2009
			Federal Register:	06/29/2009
TRI VALLEY BANCSHARES, INC.	* 3A1	Tri Valley Bancshares, 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:	08/02/2009
			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:	08/12/2009
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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736550	UNION ST BK, EVEREST, KANSAS	04/06/2009	07/21/2009	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 25, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST FINANCIAL CORPORATION	* 3A5	Community Trust Financial Corporation, Ruston, Louisiana, to acquire by merger First Louisiana Baneshares, Inc., Shreveport, Louisiana, and indirectly acquire First Louisiana Bank, Shreveport, Louisiana.	Newspaper: Federal Register:	Not available 08/20/2009
TEXAS FIRST BANK	* 18C * Branch	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: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 25, 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 08/24/2009
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:	08/07/2009 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.

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