
Federal Reserve Release



H.2

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

No. 36

Week Ending September 5, 2009

Updated October 21, 2009

Enforcement

First Bank & Trust Company, Lebanon, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 3, 2009

Midwest Independent Bancshares, Inc., Jefferson City, Missouri, and Midwest Independent Bank -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, September 3, 2009

Nebraska Bankers' Bank, Lincoln, Nebraska -- written agreement with the Federal Reserve Bank of Kansas City and the Nebraska Department of Banking and Finance.

- Announced, September 3, 2009

Union Bank and Trust Company, Bowling Green, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 3, 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 Holding Companies**

Secretary

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire an additional interest in 473 Broadway Holding Corporation, Saratoga Springs, and in The Adirondack Trust Company.

- Approved, September 4, 2009

Philadelphia

FNBPA Bancorp, Inc., Port Allegany, Pennsylvania -- to become a bank holding company and to acquire First National Bank of Port Allegany, Port Allegany.

- Approved, September 2, 2009

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire First Company, Cody, Wyoming, and thereby acquire First National Bank and Trust Company, Powell.

- Approved, September 4, 2009

San Francisco

Manhattan Bancorp, El Segundo, California; Carpenter Fund Manager GP, LLC, Irvine; et al. -- to form a new subsidiary, MB Financial Services, Inc., El Segundo, to enter into a de novo joint venture with Bodi Advisors, Inc., by acquiring shares of Bodi Capital LLC, and thereby engage in riskless-principal transactions and financial and investment advisory services.

- Approved, August 31, 2009

Bank Holding Companies

San Francisco

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan; The Bank of Tokyo-Mitsubishi UFJ, Ltd.; and UnionBanCal Corporation, San Francisco, California -- to acquire Texas First Bank-Winnie, Winnie, Texas, and to merge the bank with Union Bank, National Association, San Francisco, California.

- Approved, September 4, 2009

Cleveland

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- to acquire shares of First Niagara Financial Group, a thrift holding company, Lockport, New York.

- Withdrawn, August 31, 2009

St. Louis

St. Jacob Bancshares, Inc., St. Jacob, Illinois -- to become a bank holding company and to acquire State Bank of St. Jacob, St. Jacob.

- Approved, September 3, 2009

Minneapolis

State Bank of Hawley Employee Stock Ownership Plan & Trust, Hawley, Minnesota -- to acquire shares of Bankshares of Hawley, Inc., Hawley, and thereby acquire State Bank of Hawley.

- Approved, September 1, 2009

Bank Mergers

Secretary

Southern Bancorp Bank of Arkansas, Arkadelphia, Arkansas -- to merge with Southern Bancorp Bank, National Association, West Helena; and Southern Bancorp Bank, Ruleville, Mississippi; and thereby establish branches.

- Approved, September 1, 2009

Change in Bank Control

Dallas

Charter Bancshares, Inc., Corpus Christi, Texas -- to retain control of Charter and its subsidiary banks, Charter Alliance Bank, a de novo bank, Corpus Christi, and Charter Bank.

- Permitted, September 2, 2009

Extensions of Time

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- extension to February 8, 2010, to establish a branch at 1441 6th Street, Brookings.

- Granted, September 1, 2009

Boston

Dime Mutual Holding Company, Norwich, Connecticut -- extension to December 2, 2009, to become a mutual bank holding company and to acquire Dime Bank, Norwich.

- Granted, September 2, 2009

Extensions of Time

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- extension to July 26, 2010, to establish a branch in Toronto, Canada.

- Granted, September 4, 2009

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- extension to December 4, 2009, to acquire shares of Allegheny Valley Bancorp, Inc., Pittsburgh.

- Granted, September 4, 2009

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on August 11 and 12, 2009.

- Published, September 2, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1889 BANCORP MHC	* 3A1	Application by 1889 Bancorp MHC and 1889 Financial Services Corporation, both of Norwood, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Norwood Co-operative Bank, Norwood, 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:	09/21/2009
WARBURG PINCUS PRIVATE EQUITY X, L.P.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by Warburg Pincus Private Equity X, L.P., and Warburg Pincus X Partners, L.P., and their controlling affiliates, with respect to an additional investment in Webster Financial Corporation.	Newspaper:	08/26/2009
			Federal Register:	08/25/2009

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 September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO BRASIL S.A.	4c8	Banco do Brasil, S.A., Brasilia, Brazil, and Caixa de Previdencia dos Funcionarios do Banco do Brasil, Rio De Janiero, Brazil, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.24 of Regulation Y, to engage in securities brokerage activities in the United States through Banco Votorantim Securities, Inc., Sao Paulo, Brazil.	Newspaper: Federal Register:	Not applicable 09/22/2009
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York request to open a branch office to be located at 100 Park Place Blvd., Suite 101, Kissimmee, Florida.	Newspaper: Federal Register:	09/23/2009 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York to establish a branch at 91 Routzahn's Way, Frederick, Frederick County, Maryland.	Newspaper: Federal Register:	09/12/2009 Not applicable
MAX BANCORP, LLC	* 3A1	Max Bancorp, LLC, New York, New York, to become a bank holding company by acquiring a majority of the voting shares of Sandhills Holding Company, Inc. and indirectly, Sandhills Bank, both of North Myrtle Beach, South Carolina, pursuant to Section 3(a)(1) of BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 09/24/2009
SUMITOMO TRUST & BANKING CO., LTD., THE	4c8	The Sumitomo Trust & Banking Co., Ltd., Osaka, Japan proposes to acquire Nikko Asset Management Co., Ltd., Tokyo, Japan and thereby indirectly acquire Nikko Asset Management Americas, Inc., New York, New York, which is engaged in investment advisory activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/24/2009

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District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 5, 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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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP III LLC	* 3A1	CapGen Capital Group III LLC, New York, New York, and CapGen Capital Group III LP, New York, New York, to become bank holding companies through the acquisition of 10.2% of the voting securities of Seacoast Banking Corporation of Florida, Stuart, Florida, and indirectly acquire Seacoast National Bank, Stuart, Florida.	Newspaper:	Not available
			Federal Register:	10/02/2009

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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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
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 September 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RMB HOLDINGS, LLC	* 3A3	RMB Holdings, LLC, along with ATB Management, LLC, both of Birmingham, Alabama, to acquire up to 35.45 percent of the outstanding shares of Americus Financial Services, Inc., and its subsidiary, Red Mountain Bank, N.A., both of Birmingham, Alabama.	Newspaper: Federal Register:	10/04/2009 10/02/2009
USAMERIBANCORP, INC.	* 3A3	USAmeriBancorp, Inc., Largo, Florida, to acquire 49.7 percent of the outstanding voting shares of Aliant Financial Corporation, and its subsidiary, Aliant Bank, both of Alexander City, Alabama.	Newspaper: Federal Register:	Not available 09/22/2009
VERITY CAPITAL GROUP, INC.	CIC	After-the-fact change in control notice filed by Richard Franklin Combs, Braselton, Georgia, to retain 26.8 percent of the outstanding shares of Verity Capital Group, Inc., Dahlonega, Georgia, and its subsidiary, Verity Bank, Winder, Georgia.	Newspaper: Federal Register:	Not available 09/03/2009

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.

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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
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 September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLE FINANCIAL CORP.	* 3A1	Eagle Financial Corp., Casey, Illinois, to become a bank holding company by acquiring 100 percent of Casey State Bank, Casey, Illinois and First State Bank, Biggsville, Illinois.	Newspaper: Federal Register:	Not available 09/03/2009
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust, Converse, Indiana, to merge with Central Bank, Russiaville, Indiana, and thereby to establish two branches to be located at 160 W. Main Street, Russiaville, Indiana and 501 West Lincoln Road, Kokomo, Indiana.	Newspaper: Federal Register:	Not available Not applicable
FIRST MICHIGAN BANCORP, INC.	CIC	Notification filed by a group acting in concert, composed of Gary Shiffman, West Bloomfield, Michigan, Arthur Weiss, Farmington Hills, Michigan, Ronald Klein, Bloomfield Hills, Michigan, Paul Hodges, Orchard Lake, Michigan, Roman Ferber, West Bloomfield, Michigan, David Freidman, West Bloomfield, Michigan, Steven Freidman, West Bloomfield, Michigan, Brian Wenzel, Howell, Michigan, Sheldon Yellen, Bloomfield Hills, Michigan, Gary Torgow, Oak Park, Michigan, Dov Loketch, Oak Park, Michigan, Joseph Nusbaum, Oak Park, Michigan, David Provost, Birmingham, Michigan, Max Berlin, Southfield, Michigan, Donald Coleman, Bonita Springs, Florida, Albert Papa, Birmingham, Michigan, Robert Naftaly, West Bloomfield, Michigan, Thomas Schellenberg, Cross Village, Michigan, Thomas Brown, Farmington Hills, Michigan, Christine Otto, Oxford, Michigan, James Dunn, Livonia, Michigan, Gary Sakwa, Bloomfield Hills, Michigan, and Frank Hennessey, Ocala, Florida; Christine Provost, Birmingham, Michigan; Scott Steigerwald, Bloomfield Hills, Michigan; Stephen Eick, Birmingham, Michigan; Jeffrey Grabiell, Birmingham, Michigan; David Lau, Bloomfield Hills, Michigan; Jeffrey Peck, Orchard Lake, Michigan; Lawrence Wolfe, Bloomfield Hills, Michigan; Patrick Ervin, Ortonville, Michigan; Thomas Ervin, Bloomfield Hills, Michigan; Nancy Ervin, Bloomfield Hills, Michigan; Mark Thompson, Grosse Pointe Farms, Michigan; JoAnne Thompson, Grosse Pointe Farms, Michigan, and Daniel Samson, Huntington Woods, Michigan, to acquire over 25 percent of the outstanding voting shares of First Michigan Bancorp, Inc., Troy, Michigan, and thereby to indirectly acquire control of First Michigan Bank, Troy, Michigan.	Newspaper: Federal Register:	Not available 09/15/2009

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERKY HAWK FINANCIAL CORP.,	CIC	Notice by Laura G. Gard Revocable Living Trust, Laura G. Gard, Trustee, Marshall, Illinois, to increase control of Herky Hawk Financial Corp., Monticello, Iowa, and thereby indirectly Citizens State Bank, Citizens State Bank, Monticello, Iowa, and New Vienna Savings Bank, New Vienna, Iowa.	Newspaper: Federal Register:	Not available 09/04/2009
NEIGHBOR INSURANCE AGENCY, INC.	CIC	Notice filed individually by Douglas N. Neighbor, Kent M. Neighbor, and Gene R. Neighbor to each own 16.122 percent and by the Neighbor Family - Doug and Marva Neighbor, Marion, Iowa; Gene and Betty Jean Neighbor, Alburnett, Iowa, and Kent and Irene Neighbor, Winthrop, Iowa, and their children (Sandra K. Waring, Steven K. Neighbor, Scott M. Neighbor, Mark A. Neighbor, Eldon L. Neighbor, Konnie I Borrett, Stephanie R. Neighbor, Brent B. Neighbor, Brad D. Neighbor, Todd D. Neighbor, Jason M. Neighbor, and Michael G. Neighbor) as a group acting in concert, for approval to retain control of 100 percent of Neighbor Insurance Agency, Marion, Iowa, and thereby indirectly control Farmers State Bank, Marion, Iowa.	Newspaper: Federal Register:	Not available Not available
UNIVERSITY BANCORP, INC.	4c8	University Bancorp, Inc., Ann Arbor, Michigan, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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2744063	TOWER B&TC, FORT WAYNE, INDIANA	03/02/2009	08/03/2009	S	Int Sm 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 September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCSHARES, INC.	CIC	Notice by Robert E. Kirkland, Union City, Tennessee, individually and as member of the Kirkland family control group, which consists of himself, REK, LP, Union City, Tennessee; the Christopher R. Kirkland Revocable Trust (Christopher R. Kirkland as trustee), Brentwood, Tennessee; Bedford F. Kirkland, Lebanon, Tennessee; and Macy Darnell Swensson. Robert E. Kirkland will individually acquire control of 21.51 percent of Community First Bancshares, Inc., Union City, Tennessee ("Bancshares"), and the Kirkland family control group will acquire control of 25.82 percent of Bancshares.	Newspaper: Federal Register:	09/15/2009 09/16/2009
MARKET STREET BANCSHARES, INC.	4c8	Market Street Bancshares, Inc., Mount Vernon, Illinois, to engage in lending activities through its subsidiary, PNB Asset Management, LLC, Mount Vernon, Illinois.	Newspaper: Federal Register:	Not applicable 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 September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST UNITED BANCORPORATION, INC.	CIC	Notice by Bradley John Franklin, Sidney, Montana; Eleanor Rose Franklin, Sidney, Montana; and Gregory Lynn Franklin, Othello, Washington, to join a group acting in concert with John Franklin, Sidney, Montana, to acquire and retain control of 1st United Bancorporation, Inc., Sidney, Montana, and thereby indirectly acquire and retain control of 1st Bank, Sidney, Montana.	Newspaper: Federal Register:	09/08/2009 09/09/2009
INTER-MOUNTAIN BANCORP., INC.	CIC	Notice by the Marcia J. Edsall Trust, Bozeman, Montana, Marcia J. Edsall and Wayne A. Edsall as trustees, the Wayne Edsall Trust No. 2, Bozeman, Montana, Wayne A. Edsall as trustee, as well as Susan Joy Edsall, Ennis, Montana, Steven L. Edsall, Bellevue, Idaho, and Sharon J. Cohen, Spokane, Washington, as a group acting in concert, to retain 10% or more of the shares of Inter-Mountain Bancorp, Inc., Bozeman, Montana, and thereby indirectly retain First Security Bank, Bozeman, Montana. In addition, notice by the Cornelius A. Dogterom Marital Trust, Bozeman, Montana, Marjorie T. Dogterom as trustee and individually, Bozeman, Montana, the Dana Dogterom Living Trust, Manhattan, Montana, Dana M. Dogterom as trustee, the Toni Dogterom Living Trust, Evanston, Illinois, Toni L. Dogterom as trustee, the Daphne Gillam Revocable Trust, Bozeman, Montana, Daphne Gillam as trustee, as well as Ashley Claire Gillam, Bozeman, Montana, and Dana M. Dogterom as Custodian for Alexa Dogterom, Evanston, Illinois, as a group acting in concert, to retain 10% or more of the shares of Inter-Mountain Bancorp, Bozeman, Montana, and thereby indirectly retain First Security Bank, Bozeman, Montana. In addition, notice by Thomas J. Kamp, Manhattan, Montana, Robert K. Kamp, Manhattan, Montana, Robert and Sharon T. Kamp, Manhattan, Montana, John T. and Joyce B. Kamp, Manhattan, Montana, Alma J. Kamp, San Anselmo, California, Lois F. Kamp, Great Falls, Montana, Michael S. Kamp, Manhattan, Montana, Thomas J. Kamp, Belgrade, Montana, and Theodore P. Kamp, Raton, New Mexico, as a group acting in concert, to retain 10% or more of the shares of Inter-Mountain Bancorp, Bozeman, Montana, and thereby indirectly retain First Security Bank, Bozeman, Montana.	Newspaper: Federal Register:	09/10/2009 09/14/2009
KLEIN FINANCIAL, INC.	* 3A3	Klein Financial, Inc, Chaska, Minnesota, to acquire 100% of Community Bank Plymouth, Plymouth, Minnesota.	Newspaper: Federal Register:	Not available 10/02/2009

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
N.A. CORPORATION	CIC	Retroactive Change in Control Notice by Dennis G. Bilski, Plymouth, Minnesota individually and as part of a group acting in concert along with the Marsha L. Ritt Revocable Living Trust, co-trustees Marsha L. Ritt and Dennis G. Bilski; Londa G. Bilski, Plymouth, Minnesota; Gerald A. Bilski and Sandra J. Bilski, Woodbury, Minnesota; Michael A. Bilski and Jacqueline S. Bilski, Fridley, Minnesota; Michael A. Adducci and Debra J. Adducci, Woodbury, Minnesota; and John C. Holper and Linda M. Holper, Woodbury, Minnesota, to retain control of N.A. Corporation, Roseville, Minnesota, and thereby indirectly retain control of North American Banking Company, Roseville, Minnesota.	Newspaper:	09/15/2009
			Federal Register:	09/03/2009
SIGNATURE BANCSHARES, INC.	CIC	Retroactive notice by Melissa I. Brooks and Erik K. Brooks, both of Eden Prairie, Minnesota, to join a group acting in concert with Kenneth Brooks, Eden Prairie, Minnesota, individually and as trustee of the Signature Bancshares, Inc. Employee Stock Ownership Plan and Trust, Minnetonka, Minnesota, and Roger Brooks, Boulder, Colorado, to retain control of Signature Bancshares, Inc., Minnetonka, Minnesota, and thereby indirectly retain control of Signature Bank, Minnetonka, Minnesota.	Newspaper:	09/10/2009
			Federal Register:	09/14/2009

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANHATTAN BANKING CORPORATION	* 3A3	Manhattan Banking Corporation, Manhattan, Kansas, to retain 5.85 percent of the voting shares of Sonoran Bank, N.A., Phoenix, Arizona.	Newspaper:	09/30/2009
			Federal Register:	09/24/2009
RELIANZ BANCSHARES, INC.	CIC	Notification submitted by Richard A. Jensen, WaKeeney, Kansas; David J. Steeples, Stockton, Kansas; Lila J. Alexander, Houston, Texas; all as trustees; and Brian J. Berkley GST Trust, Stockton, Kansas; and James E. Berkley GST Trust, Stockton, Kansas, as members of the Berkley family group, to retain control of Relianz Bancshares, Inc., and thereby indirectly retain control of RelianzBank, both in Wichita, Kansas. In addition, a notification is submitted by Vicki A. Berkley, Stockton, Kansas, as trustee, to acquire individual control of Relianz Bancshares, Inc., and thereby indirectly acquire control of RelianzBank, both in Wichita, Kansas.	Newspaper:	Not available
			Federal Register:	09/10/2009

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 September 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MASON NATIONAL BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Mason National Bank Employee Stock Ownership Plan and Trust, Mason, Texas, to acquire additional shares up to 34.7 percent of Mason National Bancshares, Inc., Mason, Texas, and indirectly acquire The Mason National Bank, Mason, Texas.	Newspaper:	09/26/2009
			Federal Register:	09/30/2009

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
783965	TEXAS COASTAL BK, PASADENA, TEXAS	04/20/2009	08/31/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 5, 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
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire up to 7.0 percent of the voting shares of State Bank and Trust Company, Pinehurst, Georgia, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 09/21/2009
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 20.4 percent of the voting shares of Guaranty Bancorp, and thereby indirectly its subsidiary, Guaranty Bank & Trust Company, both of Denver, Colorado, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 09/22/2009
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
PRIVATE BANCORP OF AMERICA, INC.	* 3A1	Private Bancorp of America, Inc., to become a bank holding company by acquiring 100 percent of San Diego Private Bank, both of La Jolla, California.	Newspaper: Federal Register:	Not available 09/25/2009

District: 12

Federal Reserve Bank of San Francisco

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