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**Federal Reserve Release**

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*H.2*

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

*No. 38*

*Week Ending September 19, 2009*

Forms

Forms -- initial Board review to extend without revision the disclosure and reporting requirements of CRA-related agreements (Reg G) and the disclosure requirements of subpart H of Regulation H (Consumer Protections in Sales of Insurance) (Reg H-7).

- Proposed, September 15, 2009

Forms -- final Board review (1) to extend without revision the Reports of Deposits (FR 2900, 2910a, 2915, and 2930) and Advanced Capital Adequacy Framework Information Collection (FR 4200) and (2) to implement the Supervisory and Regulatory Survey (FR 3052) and Consumer Protection Surveys (FR 3053).

- Approved, September 17, 2009

Forms -- initial Board review (1) to extend without revision the Monthly Report of Traveler's Checks Outstanding (FR 2054) and Domestic Branch Notification filing requirements (FR 4001); (2) to revise without extension the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11), Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314), Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N), and Consolidated Financial Statements for Bank Holding Companies (FR Y-9C); and (3) to extend with revision the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12).

- Proposed, September 19, 2009

Regulations and Policies

Consumer Compliance Supervision -- implementation of a consumer compliance supervision program in nonbank subsidiaries of bank holding companies and foreign banking organizations with activities covered by the consumer protection laws and regulations that the Federal Reserve has the authority to enforce.

- Announced, September 15, 2009

### Reserve Bank Operations

Reserve Bank Chairs and Deputy Chairs -- appointment of chairs and deputy chairs of the twelve Federal Reserve Banks for 2010.

- Announced, September 14, 2009

### Enforcement

Century Bank of Florida, Tampa, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida Office of Financial Regulation.

- Announced, September 17, 2009

Colorado Mountain Bank, Denver, Colorado -- written agreement with the Federal Reserve Bank of Kansas City and the Colorado Division of Banking.

- Announced, September 14, 2009

FBOP Corporation, Oak Park, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, September 14, 2009

Irwin Financial Corporation, Columbus, Indiana, and Irwin Union Bank and Trust Company -- issuance of a consent cease and desist order by the Board and the Indiana Department of Financial Institutions.

- Announced, September 16, 2009

Security Financial Services Corporation, Durand, Wisconsin, and Security Financial Bank -- written agreement with the Federal Reserve Bank of Minneapolis and the Wisconsin Department of Financial Institutions.

- Announced, September 17, 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

### General Counsel

Bank of America Corporation, Charlotte, North Carolina -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, September 17, 2009

### San Francisco

Castle Creek Capital Partners III, L.P., et al., Rancho Santa Fe, California -- to increase their ownership of First Chicago Bancorp, Chicago, Illinois, and indirectly First Chicago Bank and Trust Company.

- Approved, September 14, 2009

### St. Louis

Farmers & Merchants Bancorp, Inc., Hannibal, Missouri -- to become a bank holding company on conversion of its thrift subsidiary, F&M Bank and Trust Company, Hannibal, to a state-chartered bank.

- Withdrawn, September 14, 2009

### Dallas

Happy Bancshares, Inc., Canyon, Texas; Happy Bancshares of Delaware, Inc., Dover, Delaware; and Happy State Bank, Happy, Texas -- waiver of application to acquire, through a series of transactions, First Canadian Bancorp, Inc., Canadian, Texas, and its subsidiaries, in connection with the merger of Happy State Bank, Happy, and The First National Bank of Canadian, Canadian.

- Granted, September 14, 2009

### Bank Holding Companies

#### Atlanta

Heart of Georgia Bancshares, Inc., Mount Vernon, Georgia -- to acquire The Tattnall Bank, Reidsville.

- Withdrawn, September 16, 2009

#### St. Louis

Market Street Bancshares, Inc., Mount Vernon, Illinois -- to engage in lending activities through its subsidiary, PNB Asset Management, LLC, Mount Vernon.

- Approved, September 17, 2009

#### Secretary

Southern Bancorp, Inc., Arkadelphia, Arkansas -- to merge with First Delta Bankshares, Inc., Blytheville, and thereby acquire The First National Bank in Blytheville and Bank of Trumann, Trumann.

- Approved, September 15, 2009

### Banks, Foreign

#### San Francisco

Bank of the Federated States of Micronesia, Pohnpei, Federated States of Micronesia -- relief from a commitment.

- Withdrawn, September 16, 2009

#### Director, BS&R

Canadian Imperial Bank of Commerce, Toronto, Canada -- to retain an agency in New York, New York.

- Approved, September 17, 2009

Change in Bank Control

St. Louis

Citizens State Bankshares of Bald Knob, Inc., Bald Knob, Arkansas -- to retain control of Citizens and its subsidiary bank, Citizens State Bank, Bald Knob.

- Permitted, September 17, 2009

St. Louis

Petit Jean Bancshares, Inc., Morrilton, Arkansas -- to retain control of Petit Jean and its subsidiary bank, Petit Jean State Bank, Morrilton.

- Permitted, September 17, 2009

Richmond

Pioneer Community Group, Inc., Iaeger, West Virginia -- to retain control of Pioneer and its subsidiary bank, Pioneer Community Bank, Inc., Iaeger.

- Permitted, September 18, 2009

Extensions of Time

Atlanta

Compass Bank, Birmingham, Alabama -- extension to October 30, 2009, to establish a branch at 450 Highway 528, Bernalillo, New Mexico.

- Granted, September 15, 2009

Atlanta

Compass Bank, Birmingham, Alabama -- extension to December 15, 2010, to establish a branch at 11091 Broadway Street, Pearland, Texas.

- Granted, September 15, 2009

Membership

San Francisco

American Express Centurion Bank, Salt Lake City, Utah -- to become a member of the Federal Reserve System.

- Withdrawn, September 16, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORTHEAST BANK	* Branch	Northeast Bank, Lewiston, Maine - application to establish a new branch office at 1399 Maine Street, Poland, Maine	Newspaper:	09/30/2009
			Federal Register:	Not applicable



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS GROUP, INC., THE	* 3A3	The Goldman Sachs Group, Inc., New York, New York, to retain 9.0 percent of the outstanding common stock of Atlantic Capital Bancshares, Inc., which is the direct parent of Atlantic Capital Bank, both of Atlanta, Georgia, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
GOLDMAN SACHS GROUP, INC., THE	* 3A3	The Goldman Sachs Group, Inc., New York, New York, to retain 9.8 percent of the outstanding common stock of Avenue Financial Holdings, Inc., which is the direct parent of Avenue Bank, both of Nashville, Tennessee, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
GOLDMAN SACHS GROUP, INC., THE	* 3A3 * 4c8	The Goldman Sachs Group, Inc., New York, New York, to retain 6.6 percent of a class of voting securities of Doral Holdings, L.P., and indirectly Doral Bank, both of San Juan, Puerto Rico, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y, and also retain indirect interest in Doral Bank, FSB, New York, New York, a federal savings association and indirect subsidiary of Doral Holdings, L.P., pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
GOLDMAN SACHS GROUP, INC., THE	* 4c8	The Goldman Sachs Group, Inc., New York, New York, to retain its indirect interest in The First Marblehead Corporation, Boston, Massachusetts, which is the parent of Union Federal Savings Bank, North Providence, Rhode Island, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not available Not available

**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 September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NEW CENTURY BANK	CIC	Jay Sidhu, Mohnton, PA, to purchase up to 13% of the voting shares of New Century Bank, Phoenixville, PA.	Newspaper:	10/05/2009
			Federal Register:	10/05/2009

**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 September 19, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Interagency Notices of Change in Bank Control filed by six immediate family control groups (Davis, Cooper, Merrick, Rakestraw, Waddle, and Hawkins) for each immediate family control group to acquire 10 percent or more of the outstanding voting shares and control of Citizens Baneshares, Inc., thereby indirectly acquiring control of The Citizens National Bank of Somerset, both of Somerset, Kentucky.	Newspaper:	10/05/2009
			Federal Register:	10/06/2009

**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 19, 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: Federal Register:	10/03/2009 10/02/2009
FIRST AMERICAN FINANCIAL MANAGEMENT COMPANY	* 3A1	First American Financial Management Company, Salisbury, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Community Bank of Rowan, Salisbury, North Carolina.	Newspaper: Federal Register:	09/30/2009 10/09/2009



**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 September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	09/22/2009

**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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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
ISB BANCSHARES, INC.	CIC	Notice by Robert D. Fleming, Ipava, Illinois and Phyllis A. Fleming, Ipava, Illinois, to retain 15.70 percent of the voting shares of ISB Bancshares, Inc., Ipava, Illinois, and thereby indirectly retain control of Ipava State Bank, Ipava, Illinois.	Newspaper: Federal Register:	Not available Not available
ISB BANCSHARES, INC.	CIC	Notice by Joseph J. Dietz, Lewistown, Illinois, to retain 13.85 percent of the voting shares of ISB Bancshares, Inc., Ipava, Illinois, and thereby indirectly retain control of Ipava State Bank, Ipava, Illinois.	Newspaper: Federal Register:	Not available Not available
LEVEL ONE BANCORP, INC.	CIC	Notice by TRSD Holdings, LP, Warren, Michigan, and its general partner, the Thomas Fabbri Revocable Trust, Thomas Fabbri, as trustee, Sterling Heights, Michigan, to acquire more than 10 percent of the voting shares of Level One Bancorp, Inc., Farmington Hills, Michigan, and thereby indirectly acquire control of Level One Bank, Farmington Hills, Michigan.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 19, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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, Walker, Iowa; Steven K. Neighbor, Center Point, Iowa; Scott M. Neighbor, Center Point, Iowa; Mark A. Neighbor, Center Point, Iowa; Eldon L. Neighbor, Central City, Iowa; Konnie I. Borrett, Marion, Iowa; Stephanie R. Neighbor, Cedar Rapids, Iowa; Brent B. Neighbor, Tijeras, New Mexico; Brad D. Neighbor, Espanola, New Mexico; Todd D. Neighbor, Marion, Iowa; Jason M. Neighbor, Alburnett, Iowa; and Michael G. Neighbor, Bettendorf, Iowa) 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:	Not available
			Federal Register:	09/30/2009

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					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTHERN BANK	Member	Southern Bank, Poplar Bluff, Missouri, to become a member of the Federal Reserve System.	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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COUNTRY CLUB BANK	* 18C * Branch Premises	Country Club Bank, Kansas City, Missouri, to merge with MidAmerican Bank & Trust Company, N.A., Leavenworth, Kansas, and Allen Bank and Trust Company, Harrisonville, Missouri, and incident thereto to establish 7 branches, and to operate under the title of Country Club Bank, Kansas City, Missouri. Country Club Bank, Kansas City, Missouri, to increase its investment in bank premises in the amount of \$25,760,000.	Newspaper: Federal Register:	10/10/2009 Not applicable
LINN COUNTY BANCSHARES, INC.	* 3A1	Linn County Bancshares, Inc., Brookfield, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of and subsequent merger with First Missouri Bancshares, Inc., parent of First Missouri National Bank, both in Brookfield, Missouri.	Newspaper: Federal Register:	10/13/2009 10/13/2009
PRATT COMMUNITY BANCSHARES, INC.	* 3A1	Pratt Community Bancshares, Inc., Pratt, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of and subsequent merger with First Pratt Bancshares, Inc., parent of First National Bank in Pratt, both in Pratt, Kansas.	Newspaper: Federal Register:	Not available 10/16/2009

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location
NONE	

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST COMMUNITY BANCSHARES, INC.	CIC	Notice by Mr. Harmon A. Brown, Oak Park, Illinois, as independent trustee of the LCK 1993 Trust, LCK Dynasty Trust, LCK Legacy Trust, the Katz Millennium Trust, and LCK Trust #2, that together own voting shares of First Community Bancshares, Inc., Killeen, Texas, and indirectly acquire First National Bank Texas, Killeen, Texas, and Fort Hood National Bank, Fort Hood, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FIRST SAN BENITO BANCSHARES CORPORATION	CIC	Notice by Robert B. Dunkin, Sr., Harlingen, Texas; Gilbert Garza, San Benito, Texas; and Fred L. Cole, Jr., Harlingen, Texas, as Trustees of a Voting Trust Agreement ("Agreement") with respect to First San Benito Bancshares Corporation (the "Company"), San Benito, Texas, along with the shareholders that are parties to the Agreement: James S. Benson, Harlingen, Texas; Fred & Martha Cole, Jr., Harlingen, Texas; Elizabeth Ann Cole, Harlingen, Texas; Charles A. Cox, Tampico, Tamaulipas, Mexico; Wendell J. Cox, Rockwall, Texas; Betty Joyce DeCarriere, San Benito, Texas; Annette Dillard, Georgetown, Texas; Lee Roy Dillard Jr., Georgetown, Texas; Robert B. Dunkin, Sr., Harlingen, Texas; Robert B. Dunkin, II, West Palm Beach, Florida; Charles O. Eubanks, Harlingen, Texas; Gilbert Garza, San Benito, Texas; Sue Ann Holloman, Harlingen, Texas; Estate of Warren Jackson, San Benito, Texas; Angelia G. Leal, San Benito, Texas; Tracey M. Longshore, Friendswood, Texas; Elisa or Joe E. Lopez, Harlingen, Texas; Joaquin L. Lopez, McAllen, Texas; F.L. or Concepcion Lopez, Jr., Harlingen, Texas; Carlos Muniz, Harlingen, Texas; Janet Miles Murphy, Birmingham, Alabama; John F. & Ann K. Phillips, Jr., Harlingen, Texas; Beto & Carmen Ramirez, San Benito, Texas; Phyllis M. Robinson, Burlington, Iowa; Beatriz Rodriguez, San Benito, Texas; Harry Shimotsu, La Feria, Texas; Kenneth Shimotsu, San Benito, Texas; Robert L. Tumberlinson, San Benito, Texas; Thomas C. Washmon, Austin, Texas; Lucy Ann Wolthoff, Harlingen, Texas; and Joe C. Weaver, Dallas, Texas, have applied to the Federal Reserve Board for permission to acquire control of 25% or more of the shares of the Company and thereby control of Company and its indirect subsidiary, First Community Bank, National Association, San Benito, Texas.	Newspaper:	09/27/2009
			Federal Register:	09/29/2009

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending September 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BW Acquisition, LLC	* 3A1	BW Acquisition, LLC, Fountain Green, Utah, to become a bank holding company by acquiring 57.7 percent of Utah Community Bancorp and thereby indirectly Utah Community Bank, both of Sandy, Utah.	Newspaper: Federal Register:	Not available Not available
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
GBC HOLDINGS, INC.	CIC	Notice of Change in Control by Astrid Salim, Singapore, and Axton Salim, Jakarta, Indonesia, to individually acquire 7.5% of the shares of GBC Holdings, Inc., and thereby indirectly GBC International Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 10/05/2009
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
MNB HOLDINGS CORPORATION	CIC	Notice of Change in Control by Alma Medina Vivar, Daly City, California, to acquire 5.46 percent of MNB Holdings, Inc., and thereby indirectly Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available 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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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act