
Federal Reserve Release



H.2

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

No. 39

Week Ending September 26, 2009

Testimony and Statements

Federal Reserve Transparency -- statement by Scott G. Alvarez, general counsel, before the House Committee on Financial Services on how the Federal Reserve is both accountable and transparent to Congress and the public.

- Published, September 25, 2009

Monetary and Financial Policy

Lending Facilities -- schedules for operations under the Term Auction Facility (TAF) and the Term Securities Lending Facility (TSLF) through January 2010, including TAF auctions in the amount of \$75 billion each in 28-day credit, reduced amounts and shortened maturities in the existing cycle of TAF auctions of 84-day funds, and reduced amounts under Schedule 2 TSLF auctions to \$50 billion in October and \$25 billion each in November and December 2009 and January 2010.

- Announced, September 24, 2009

Term Auction Facility -- TAF auction in the amount of \$75 billion in 28-day credit on September 21, 2009.

- Announced, September 21, 2009

Regulations and Policies

Regulation S (Reimbursement for Providing Financial Records; Recordkeeping Requirements for Certain Financial Records) -- final amendments to update the fees that federal government agencies may reimburse financial institutions for assembling or providing financial records under the Right to Financial Privacy Act.

- Approved, September 2, 2009

(A/C)

Enforcement

AmericanWest Bancorporation, Spokane, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, September 22, 2009

Enforcement

Bankers' Bancorp, Inc., Springfield, Illinois, and Independent Bankers' Bank -- issuance of a consent cease and desist order.

- Announced, September 25, 2009

Capital Community Bancorporation, Inc., Provo, Utah -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, September 23, 2009

Capitol Bancorp, Ltd., Lansing, Michigan, and its second-tier bank holding companies -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, September 24, 2009

Community Bankshares, Inc., Cornelia, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, September 23, 2009

Compass Bank, Birmingham, Alabama -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 24, 2009

First National Bancshares, Inc., Goodland, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, September 24, 2009

Northern Star Financial, Inc., Mankato, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, September 22, 2009

Enforcement

Old Southern Bank, Orlando, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida, Office of Financial Regulation.

- Announced, September 23, 2009

Orion Bancorp, Inc., Naples, Florida, and Orion Bank -- issuance of a consent cease and desist order.

- Announced, September 22, 2009

H.2 Actions under delegated authority

September 20, 2009 to September 26, 2009

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems

IF International Finance

OSDM Office of Staff Director for Management

Bank Holding Companies

Chicago

Ann Arbor Bancorp, Inc., Ann Arbor, Michigan -- to become a bank holding company and to acquire Ann Arbor State Bank, Ann Arbor.

- Approved, September 25, 2009

Kansas City

Cache Holdings, Inc., Tulsa, Oklahoma -- to become a bank holding company and to acquire Healthcare Bancorp, Inc., Broken Arrow, and thereby acquire First BankCentre.

- Approved, September 23, 2009

Kansas City

Tri Valley Bancshares, Inc., Lincoln, Nebraska -- to become a bank holding company and to acquire Tri-Valley Bank, Talmage.

- Approved, September 25, 2009

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase certain assets and assume certain deposits and liabilities of the Johnson County, Kansas, branches of Los Padres Bank, Solvang, California, and to retain the acquired facilities as branches.

- Approved, September 22, 2009

Change in Bank Control

Dallas

Aim Bancshares, Inc., Levelland, Texas -- change in bank control of Aim and its subsidiary bank, AimBank, Littlefield.

- Permitted, September 21, 2009

Minneapolis

Signature Bancshares, Inc., Minnetonka, Minnesota -- to retain control of Signature and its subsidiary bank, Signature Bank, Minnetonka.

- Permitted, September 21, 2009

Extensions of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to January 10, 2010, to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby acquire Community Bank of North Mississippi, Amory; Community Bank of Mississippi, Forest; Community Bank, Ellisville; Community Bank Coast, Biloxi; Community Holding Company of Alabama, Brandon; and Community Bank, N.A., Mobile, Alabama.

- Granted, September 23, 2009

Atlanta

Compass Bank, Birmingham, Alabama -- extension to October 30, 2010, to establish a branch at 1805 East Main Street, Prattville.

- Granted, September 24, 2009

Extensions of Time

Boston

Medway Co-operative Bank, Medway, Massachusetts -- extension to September 26, 2010, to establish a branch at 1 Hastings Street, Mendon.

- Granted, September 24, 2009

Membership

St. Louis

The Casey County Bank, Inc., Liberty, Kentucky -- to become a member of the Federal Reserve System.

- Approved, September 21, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 10/19/2009
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 10/19/2009
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 10/19/2009
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 10/19/2009
LADDER CAPITAL FINANCE HOLDINGS LLC	* 3A1 4c8	Ladder Capital Finance Holdings LLC and Ladder Midco LLC, both of New York, New York, request approval to become bank holding companies, pursuant to Section 3(a)(1) of the BHC Act and thereafter, engage in certain nonbanking activities pursuant to Section 4(c)(8) and 4(j) of the BHC Act and Section 225.24(a) of Regulation Y.	Newspaper: Federal Register:	10/16/2009 10/09/2009

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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.

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:

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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 26, 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					

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 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDDLEFIELD BANC CORP	4c8	Notification by Middlefield Banc Corp., Middlefield, Ohio to engage de novo in activities permissible pursuant to section 4(c)(8) of the Bank Holding Company Act and 225.28(b)(1) and (b)(2)of the Board's Regulation Y	Newspaper:	Not applicable
			Federal Register:	Not available

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 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP LLC	* 3A3	CapGen Capital Group LLC, and CapGen Capital Group LP, both of New York, New York, to increase their investment in The BANKshares, Inc., Winter Park, Florida, and its subsidiary, BankFIRST, Winter Park, Florida, by 14.4% to a total of 36.2%.	Newspaper: Federal Register:	Not available 10/26/2009
CECIL BANK	* 18C * Branch	Cecil Bank, Elkton, Maryland, to acquire certain assets and assume certain liabilities of the Bel Air, Maryland, branch of K Bank, Owings Mills, Maryland.	Newspaper: Federal Register:	Not available Not applicable
Nantahala Bancshares, Inc.	* 3A1	Nantahala Bancshares, Inc., Franklin, North Carolina, to become a bank holding company through the acquisition of 100% of Nantahala Bank & Trust Company, Franklin, North Carolina.	Newspaper: Federal Register:	10/12/2009 10/23/2009
UNION BANKSHARES CORPORATION	* 4c8 * 3A3 * 18C * Branch	Union Bankshares Corporation, Bowling Green, Virginia (UBC), to acquire 100% of the voting securities of First Market Bank, FSB, Richmond, Virginia (FMB-FSB), and the related filings by UBC to acquire 100% of the voting securities of FMB-UBSH Interim Bank, Bowling Green, Virginia (FMB-UBSH), and by FMB-UBSH to merge with FMB-FSB.	Newspaper: Federal Register:	10/07/2009 10/09/2009

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.

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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 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
THREE SHORES BANCORPORATION, INC.	CIC	Prior change in control filed by PCAP Managers, LLC, Parthenon Investors III, L.P., PCAP Associates, J&R Advisors F.F., LLC, J&R Founders Fund II, L.P., and PCAP-SNBT, LLC, all of Boston, Massachusetts, to acquire up to 24.9 percent of the outstanding shares of Three Shores Bancorporation, Inc., and its subsidiary, Seaside National Bank & Trust, both of Orlando, Florida.	Newspaper: Federal Register:	10/10/2009 10/13/2009
THREE SHORES BANCORPORATION, INC.	CIC	Prior change in control filed by Lovell Minnick Holdings, LLC, Lovell Minnick Partners, LLC, Lovell Minnick Equity Advisors II, LLC, Lovell Minnick Equity Partners II, L.P., and LM-SNBT, LLC, all of El Segundo, California, to acquire up to 24.9 percent of the outstanding shares of Three Shores Bancorporation, Inc., and its subsidiary, Seaside National Bank & Trust, both of Orlando, Florida.	Newspaper: Federal Register:	10/10/2009 10/13/2009
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

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
601733	PEOPLES SOUTHERN BK, CLANTON, ALABAMA	04/06/2009	09/17/2009	O	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 September 26, 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:	09/05/2009 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:	09/08/2009 09/04/2009
IOWA CREDIT UNION LEAGUE	* 3A1	Iowa Credit Union League, Clive, Iowa, to become a bank holding company by acquiring 100 percent Affiliates Management Company, Clive, Iowa and by Affiliates Management Company, Clive, Iowa, to become a bank holding company by acquiring 100 percent of CrediCard National Bank, Tucson, Arizona.	Newspaper: Federal Register:	Not available Not available
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:	09/08/2009 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:	10/08/2009 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 10/09/2009

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 26, 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

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
LINDELL BANK & TRUST COMPANY	* 18C * Branch	Lindell Bank & Trust Company, St. Louis, Missouri, to purchase the assets and assume the liabilities of the Chesterfield, Clayton, Glendale, O'Fallon, and Chesterfield Valley, Missouri branch offices of Bank Midwest, N.A., Kansas City, Missouri, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	10/19/2009 Not applicable
MIDWEST REGIONAL BANCORP, INC.	4c8	Midwest Regional Bancorp, Inc., Festus, Missouri, to engage in lending and servicing activities.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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446149	PEOPLES BK, MARION, KENTUCKY	05/05/2009	08/26/2009	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 September 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE BANCSHARES GROUP, INC.	CIC	Earl E. Geiger, Bloomington, Minnesota, to acquire shares of Heritage Bancshares Group, Inc., Willmar, Minnesota, and thus to join the Geiger Family Group acting in concert which controls over 25 percent of Heritage Bancshares Group, Inc. Heritage Bancshares Group, Inc., owns Heritage Bank, NA, Spicer, Minnesota, and Heritage Bank, NA, Holstein, Iowa.	Newspaper: Federal Register:	Not available Not available
KELLIHER BANCSHARES, INC.	CIC	Notice by Darin J. Latterall, Kelliher, Minnesota, to acquire 25 percent or more of the shares of Kelliher Bancshares, Inc., Kelliher, Minnesota, and thereby indirectly gain control of Citizens State Bank of Kelliher, Kelliher, Minnesota.	Newspaper: Federal Register:	Not available Not available
NORTHEAST SECURITIES CORPORATION	CIC	Belva H. Rasmussen 2009 Grantor Retained Annuity Trust, Falcon Heights, Minnesota; and Eva B. Rasmussen, Edina, Minnesota; Pamela M. Harris, Falcon Heights, Minnesota; and Teresa J. Rasmussen, Orono, Minnesota, Trustees, to join a group acting in concert with Belva H. Rasmussen, individually, and with Belva H. Rasmussen, Teresa J. Rasmussen and Lyle Delwyche, trustees of the Walter C. Rasmussen Marital Trust Under Agreement dated December 26, 1985, and the Walter C. Rasmussen Family Trust Under Agreement dated December 26, 1985 (together, the "Rasmussen Family Group") to acquire 25 percent or more of Northeast Securities Corporation, Minneapolis, Minnesota. Northeast Securities Corporation controls Northeast Bank, Minneapolis, Minnesota.	Newspaper: Federal Register:	Not available Not available

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	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/19/2009
			Federal Register:	10/16/2009

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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2957014	AMERICAN ST B&TC, GREAT BEND, KANSAS	06/08/2009	09/14/2009	S	Small Bank
957757	COMMUNITY B&TC, NEOSHO, MISSOURI	06/15/2009	09/18/2009	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 September 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCSHARES, INC.	CIC	Notice by Mr. Harmon A. Brown, Chicago, Illinois, to become independent trustee of the LCK 1993 Trust, LCK Dynasty Trust, LCK Legacy Trust, the Katz Millennium Trust, and LCK Trust #2, and therefore acquire control of First Community Bancshares, Inc., Killeen, Texas, and indirectly acquire FCBI Delaware Inc., Wilmington, Delaware, First National Bank Texas, Killeen, Texas, and Fort Hood National Bank, Fort Hood, Texas.	Newspaper:	Not available
			Federal Register:	10/13/2009

* Subject to the provisions of the Community Reinvestment Act

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 September 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 acquire Utah Community Bank, both of Sandy, Utah.	Newspaper: Federal Register:	Not available 10/19/2010
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:	10/07/2009 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	Interagency Notice of Change in Control by Alma Medina Vivar, Daly City, California, as part of a group acting in concert including Rommel and Ruell Medina, to individually acquire up to 5.46 percent, and collectively up to 63.26%, of MNB Holdings, Inc., and thereby indirectly acquire control of its subsidiary, Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	10/03/2009 10/13/2009
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

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
3490871	PACIFIC ENT BK, IRVINE, CALIFORNIA	05/26/2009	09/11/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act