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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. 40*

*Week Ending October 3, 2009*

### Testimony and Statements

Financial Regulation -- statement by Governor Tarullo before a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs on the role of international cooperation in modernizing financial regulation.

- Published, September 30, 2009

Regulatory Reform -- statement by Chairman Bernanke before the House Committee on Financial Services on ways to improve the financial regulatory framework to better protect against systemic risks.

- Published, October 1, 2009

### Bank Holding Companies

Sandhills Bancshares, Inc., Iraan, Texas -- to become a bank holding company and to acquire TransPecos Banks-Iraan, Iraan.

- Approved, September 30, 2009

### Regulations and Policies

Regulation Z (Truth in Lending) -- publication for comment of amendments to implement certain provisions of the Credit Card Accountability Responsibility and Disclosure Act.

- Approved, September 28, 2009

### Reserve Bank Operations

Federal Reserve Bank of Minneapolis -- appointment of Narayana Kocherlakota as president, effective on or after October 5, 2009.

- Approved, September 29, 2009

**Enforcement**

Coastal Financial Corporation, Everett, Washington, and Coastal Community Bank -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, October 1, 2009

First Utah Bank, Salt Lake City, Utah -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, September 29, 2009

## **H.2 Actions under delegated authority**

**September 27, 2009 to October 3, 2009**

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**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**

#### Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 120 Sanford School Road, Elkhart.

- Approved, September 29, 2009

#### Kansas City

Bank of Bennington, Bennington, Nebraska -- to establish a mobile branch serving Douglas County to operate from its main office at 12212 North 156th Street.

- Approved, October 1, 2009

#### Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 1222 North Bishop Avenue, and 1701 West 35th Street, Austin.

- Approved, September 28, 2009

#### New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 91 Routzahn's Way, Frederick, Maryland.

- Approved, October 2, 2009

### **Bank Holding Companies**

#### Boston

1889 Bancorp MHC, Norwood, Massachusetts, and 1889 Financial Services Corporation -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Norwood Co-operative Bank, Norwood.

- Approved, October 1, 2009

**Bank Holding Companies**

Kansas City

CB Bancshares, Inc., Topeka, Kansas -- to become a bank holding company and to acquire Citizens Bank of Weir, Weir.

- Approved, September 28, 2009

Atlanta

First America Holdings Corporation, Osprey, Florida -- to acquire MRCB Holdings, Inc., Palmetto, and thereby operate a savings association.

- Approved, September 30, 2009

San Francisco

Franklin Resources, Inc., San Mateo, California -- to acquire shares of State Bank and Trust Company, Pinehurst, Georgia.

- Approved, September 29, 2009

New York

The Sumitomo Trust & Banking Co., Ltd., Osaka, Japan -- to acquire Nikko Asset Management Co., Ltd., Tokyo, and thereby indirectly acquire Nikko Asset Management Americas, Inc., New York, New York, and thereby engage in investment advisory activities.

- Approved, September 29, 2009

**Bank Mergers**

Chicago

Union Bank & Trust Company, Evansville, Wisconsin -- to purchase the assets and assume the liabilities of the New Glarus and Belleville branches of Amcore Bank, National Association, Rockford, Illinois, and thereby establish a branch at 512 State Road 69, New Glarus.

- Approved, October 1, 2009

**Banks, Foreign**

Director, BS&R

Banque Transatlantique, Paris, France -- to establish a representative office in New York, New York.

- Approved, October 1, 2009

**Change in Bank Control**

Atlanta

CCB Financial Corporation, Jonesboro, Georgia -- change in bank control of CCB and its subsidiary bank, Community Capital Bank, Jonesboro.

- Permitted, September 29, 2009

St. Louis

Century Bancshares, Inc., Lawrenceburg, Kentucky -- change in bank control of Century and its subsidiary bank, Century Bank of Kentucky, Inc., Lawrenceburg (two notices).

- Permitted, October 2, 2009

St. Louis

Community First Bancshares, Inc., Union City, Tennessee -- change in bank control of Community and its subsidiary bank, First State Bank, Union City.

- Permitted, September 30, 2009

Minneapolis

Hatton Bancshares, Inc., Fargo, North Dakota -- change in bank control of Hatton and its subsidiary bank, Farmers and Merchants National Bank, Hatton.

- Withdrawn, September 30, 2009

Change in Bank Control

Chicago

Luana Bancorporation, Luana, Iowa -- change in bank control of Luana and its subsidiary thrift, Luana Savings Bank, Luana.

- Permitted, October 2, 2009

Atlanta

Macon Banctrust, Inc., Lafayette, Tennessee -- change in bank control of Macon and its subsidiary bank, Macon Bank and Trust Company, Lafayette.

- Permitted, October 1, 2009

Minneapolis

N.A. Corporation, Roseville, Minnesota -- to retain control of N.A. Corporation and its subsidiary bank, North American Banking Company, Roseville.

- Permitted, September 29, 2009

Extensions of Time

Richmond

Susquehanna Bank, Hagerstown, Maryland -- extension to April 8, 2010, to establish a branch at 201 International Drive, Hunt Valley.

- Granted, October 2, 2009

International Operations

New York

The Bank of New York Mellon, New York, New York -- to extend the corporate existence and amend the articles of association of its Edge corporation subsidiary, Mellon Overseas Investment Corporation, Greenville, Delaware.

- Approved, October 2, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 3, 2009**

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



**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 October 3, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK, N.A.	Investment	Citigroup Inc., New York, New York, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Tarjetas Banamex, S.A. de C.V., Sofom, E.R., Mexico City, Mexico.	Newspaper: Federal Register:	Not applicable Not applicable
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 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

**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:

- O = Outstanding
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- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 3, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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 October 3, 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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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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending October 3, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	10/26/2009 Not applicable



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
858528	BANK OF MARION, MARION, VIRGINIA	06/01/2009	09/21/2009	S	Large Bank
849432	BANK OF MONROE, UNION, WEST VIRGINIA	06/22/2009	09/23/2009	O	Small Bank
550327	NORTHERN NECK ST BK, WARSAW, VIRGINIA	06/01/2009	09/03/2009	S	Large Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 5576 Grove Boulevard, Hoover, Alabama to be known as the Highway 150 and I-459 Branch.	Newspaper:	10/07/2009
			Federal Register:	Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish the following branches: 15580 East 104th Avenue, Commerce City, Colorado, to be known as the 104th and Chambers Branch; and 2640 East Harmony Road, Fort Collins, Colorado, to be known as the Front Range Village Branch.	Newspaper:	10/13/2009
			Federal Register:	Not applicable
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 October 3, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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 10/26/2009
IOWA CREDIT UNION LEAGUE	4c8	Iowa Credit Union League and Affiliates Management Company, both of Clive, Iowa, to each directly or indirectly acquire the following nonbank companies: The Members Group, Inc.; Community Business Lenders, L.L.C.; TMG Financial Services, Inc.; Coopera Consulting, L.L.C., and Policyworks, L.L.C., all of Clive, Iowa, to engage in the activities of data processing, activities related to extending credit and servicing loans, real estate leasing, financial and investment advisory activities, management consulting, and community development advisory activities.	Newspaper: Federal Register:	Not applicable Not available
ISB BANCSHARES, INC.	CIC	Notice by Robert D. Fleming, Ipava, Illinois and Phyllis A. Fleming, Ipava, Illinois, to retain, as a group acting in concert, more than 10 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 10/14/2009
ISB BANCSHARES, INC.	CIC	Notice by Joseph J. Dietz, Lewistown, Illinois, to retain more than 10 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 10/14/2009
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

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 3, 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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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 October 3, 2009**

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

**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
123440	EAGLE B&TC, LITTLE ROCK, ARKANSAS	06/01/2009	09/03/2009	S	Small Bank
155777	HEARTLAND CMNTY BK, BRYANT, ARKANSAS	06/08/2009	09/14/2009	S	Small Bank

**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 October 3, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN EAGLE FINANCIAL CORPORATION	CIC	Retroactive notice by Craig E. Scherber to acquire 10 percent or more of the shares of American Eagle Financial Corporation, Otsego, Minnesota, and thereby indirectly gain control of Riverview Community Bank, Otsego, Minnesota.	Newspaper: Federal Register:	Not available 10/21/2009
FIRST NATIONAL BANK OF MONTANA, INC.	Member	First National Bank of Montana, Inc., Libby, Montana, to be known as First Montana Bank, Inc., Libby, Montana, proposes to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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 10/19/2009
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:	10/13/2009 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 Trangsrud, Orono, Minnesota, Trustees, to join a group acting in concert with Belva H. Rasmussen, individually, and with Belva H. Rasmussen, Teresa J. Rasmussen Trangsrud 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 October 3, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COUNTRY CLUB BANK	* Branch	Country Club Bank, Kansas City, Missouri, to establish a branch at 3680 Akin Drive, Suite 100, Lee's Summit, Missouri.	Newspaper:	09/28/2009
			Federal Register:	Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 3, 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:	10/15/2009
			Federal Register:	10/13/2009

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
268257	COMMUNITY BK, GRANBURY, TEXAS	06/15/2009	09/28/2009	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 3, 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 acquire Utah Community Bank, both of Sandy, Utah.	Newspaper: Federal Register:	10/16/2009 10/19/2010
FOUNDATION BANCORP, INC.	CIC	Notice of Change in Bank Control filed by Thomas A. and Maureen Sue Ellison, to acquire additional voting shares of Foundation Bancorp, Inc., and thereby indirectly acquire voting shares of Foundation Bank, all of Bellevue, Washington.	Newspaper: Federal Register:	Not available Not available
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					

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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