
Federal Reserve Release



H.2

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

No. 46

Week Ending November 14, 2009

Extensions of Time

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension to January 1, 2013, of the first-floor-period start date under the advanced approaches risk-based capital rule for bank holding companies.

- Granted, November 13, 2009

Monetary and Financial Policy

Primary Credit Loans -- reduction in the maximum maturity on primary credit loans from 90 days to 28 days, effective January 14, 2010.

- Approved, November 12, 2009

Personnel

Legal Division -- appointment of Kieran J. Fallon as associate general counsel.

- Announced, November 10, 2009

Office of Board Members -- appointment of Lucretia Boyer as special assistant to the Board.

- Announced, November 10, 2009

Regulations and Policies

Regulation E (Electronic Fund Transfers) -- final amendments that limit the ability of a financial institution to assess an overdraft fee for paying automated teller machine (ATM) and one-time debit card transactions that overdraw a consumer's account, unless the consumer affirmatively consents or opts in.

- Approved, November 5, 2009

(A/C)

Regulations and Policies

Regulation E (Electronic Fund Transfers) -- publication for comment of proposed amendments that restrict the fees and expiration dates that may apply to gift cards, protect consumers from certain unexpected costs, and require that gift card terms and conditions be clearly stated.

- Approved, November 12, 2009

Regulation P (Privacy of Consumer Financial Information) -- final interagency amendments and model privacy form to implement the privacy notice and opt-out provisions of the Gramm-Leach-Bliley Act.

- Approved, October 26, 2009

(A/C)

Regulation Z (Truth in Lending) -- interim final rule with request for comment to implement a recent statutory amendment requiring that consumers receive written notice after their mortgage loan has been sold or transferred.

- Approved, November 10, 2009

Risk-Based Capital Guidelines -- final interagency rules on the risk-based capital treatment of residential mortgage loans modified under the Department of the Treasury's Home Affordable Mortgage Program.

- Approved, November 2, 2009

(A/C)

Enforcement

Butler Bancorp, MHC, Lowell, Massachusetts, and Butler Bancorp, Inc. -- written agreement with the Federal Reserve Bank of Boston.

- Announced, November 9, 2009

Landmark Financial Holding Company, Sarasota, Florida, and Landmark Bank of Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida, Office of Financial Regulation.

- Announced, November 10, 2009

Enforcement

Orion Bank, Naples, Florida -- issuance of a prompt corrective action directive against the bank.

- Approved, November 10, 2009

Pacific Coast National Bancorp, San Clemente California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 10, 2009

West Concord Bancshares, Inc., West Concord, Minnesota, and Farmers State Bank of West Concord -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, November 10, 2009

H.2 Actions under delegated authority

November 8, 2009 to November 14, 2009

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 104 East Ontario Avenue, Corona, California.

- Approved, November 12, 2009

Bank Holding Companies

Director, BS&R

CIT Group Inc., New York, New York -- request for temporary relief from the Board's regulatory reporting requirements for bank holding companies.

- Granted, November 9, 2009

Atlanta

Community Bancorp of Louisiana, Inc., Raceland, Louisiana -- to merge with United Community Bancshares, Inc., Gonzales, and thereby acquire United Community Bank.

- Withdrawn, November 12, 2009

Chicago

Edgar County Banc Shares, Inc., Paris, Illinois -- waiver of application to acquire First National Bank of Gilman, Gilman, in connection with its merger with Edgar's subsidiary bank, Edgar County Bank and Trust Co., Paris.

- Granted, November 13, 2009

Bank Holding Companies

Director, BS&R

Fidelity Mutual Holding Company, Fitchburg, Massachusetts, and Life Design Holding Company -- relief from certain commitments.

- Granted, November 12, 2009

Atlanta

USAmeriBancorp, Inc., Largo, Florida -- to acquire shares of Aliant Financial Corporation, Alexander City, Alabama, and thereby acquire Aliant Bank.

- Approved, November 13, 2009

Bank Mergers

Atlanta

IBERIABANK, Lafayette, Louisiana -- to purchase certain assets and assume certain liabilities of Century Bank, FSB, Sarasota, Florida.

- Approved, November 13, 2009

Atlanta

IBERIABANK, Lafayette, Louisiana -- to purchase certain assets and assume certain liabilities of Orion Bank, Naples, Florida.

- Approved, November 13, 2009

Banks, State Member

St. Louis

Allied Bank, Mulberry, Arkansas -- to invest in Lending Cycle, Inc., Louisville, Kentucky, a bank service corporation.

- Approved, November 10, 2009

Change in Bank Control

Philadelphia

New Century Bank, Phoenixville, Pennsylvania -- change in bank control of New Century Bank.

- Permitted, November 13, 2009

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to March 4, 2010, to increase its ownership in Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, November 10, 2009

Cleveland

Columbus First Bancorp, Inc., Worthington, Ohio -- extension to February 14, 2010, to become a bank holding company and to acquire Columbus First Bank, Worthington.

- Granted, November 13, 2009

Boston

Connecticut Mutual Holding Company, Winsted, Connecticut -- extension to February 11, 2010, to acquire through merger Collinsville Savings Mutual Holding Company, Collinsville; Collinsville Stock Holding Company; and Collinsville Savings Society.

- Granted, November 11, 2009

Financial Holding Companies

Chicago

Wisconsin Bancorp, Inc., Janesville, Wisconsin -- election to become a financial holding company.

- Effective, November 9, 2009

Membership

Secretary

The Farmers and Merchants National Bank of Ashland, Ashland, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state charter, and to retain its branches.

- Approved, November 13, 2009

Regulations and Policies

Secretary

Correspondent Concentration Risks -- extension to November 27, 2009, of the comment period on proposed interagency guidance on correspondent concentration risks.

- Approved, October 30, 2009

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 14, 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 November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank Espana S.A., Madrid, Spain.	Newspaper: Federal Register:	Not applicable Not applicable
COOPERATIEVE CENTRALE RAIFFEISEN-BOERENLEENBAN K B.A., "RABOBANK NEDERLAND"	FBSEA	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A. ("Rabobank Nederland"), Utrecht, The Netherlands, requests Board approval to establish an agency in St. Louis, Missouri pursuant Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

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 November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
LANDMARK COMMUNITY BANK	* Branch	Landmark Community Bank, Luzerne, PA proposes to establish a branch office located at 383 South Poplar Street, Hazleton, PA, pursuant to Section 9 of the FRA.	Newspaper: Federal Register:	Not available Not applicable
PATRIOT FINANCIAL PARTNERS	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 14.9 percent of Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA.	Newspaper: Federal Register:	Not available 10/27/2009
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.9 percent of Square 1 Financial, Inc., Durham, NC.	Newspaper: Federal Register:	12/05/2009 Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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682611	SUSQUEHANNA BK, LITITZ, PENNSYLVANIA	02/02/2009	11/06/2009	S	Large Bank

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 November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
RBancshares, Inc.	* 3A1	Rbancshares, Inc., Westerville, Ohio to become a bank holding company by acquiring 80.10% of the outstanding voting shares of Ohio State Bancshares, Inc., Marion, Ohio and thereby indirectly acquire Ohio State Bank, Marion, Ohio pursuant to section 3(a)(1) of the Bank Holding Company Act	Newspaper:	12/02/2009
			Federal Register:	Not available
The St. Henry Bancorp, Inc.	* 3A1	Application by The St. Henry Bancorp, Inc., St. Henry, OH to become a bank holding company by acquiring 100% of the voting shares of The St. Henry Bank, St. Henry, OH and application by The St. Henry Bank, St. Henry, OH to merge with SHB Interim Bank, St. Henry, OH.	Newspaper:	12/04/2009
	* 18C		Federal Register:	12/08/2009

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 November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 468 Metairie Road, Metairie, Louisiana, to be known as the Metairie Road Branch.	Newspaper: Federal Register:	11/18/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches in the following locations: 3857 Main Street, College Park, Georgia, to be known as the Historic Downtown College Park; the northeast corner of the intersection of Auction Ave and North 7th Street, Memphis, Tennessee, to be known as the St. Jude Office, and 1923 Sam Rittenberg Boulevard, Charleston, South Carolina, to be known as the Sam Rittenberg Office.	Newspaper: Federal Register:	11/28/2009 Not applicable
TRISUMMIT BANK	* Branch	TriSummit Bank, Kingsport, Tennessee, to establish a branch located at 1999 East Stone Drive, Kingsport, Tennessee.	Newspaper: Federal Register:	11/23/2009 Not applicable
UCB FINANCIAL GROUP, INC.	CIC	Prior change in control notice filed by Serguei Kouzmine, Atlanta, Georgia, to acquire 24.3 percent of the outstanding shares of UCB Financial Group, Inc., and its subsidiary, Atlanta Business Bank, both of Atlanta, Georgia. Pro forma total ownership will equal 31.2 percent.	Newspaper: Federal Register:	12/03/2009 Not available

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
761178	PROGRESS BK OF FL, TAMPA, FLORIDA	07/20/2009	11/10/2009	S	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 November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
EB FINANCIAL GROUP, INC.	* 3A1	EB Financial Group, Inc., Hinsdale, Illinois, become a bank holding company by acquiring 100 percent of the voting shares of Baytree National Bank & Trust Company, Lake Forest, Illinois.	Newspaper: Federal Register:	Not available 12/04/2009
MACATAWA BANK CORPORATION	CIC	Notice by White Bay Capital LLLP, Grand Rapids, Michigan, the Stephen A. Van Andel 2009 WBC Trust, Grand Rapids, Michigan, as a general partner, and Stephen A. Van Andel, Grand Rapids, Michigan, as trustee, to acquire 33.9 percent of the voting shares of Macatawa Bank Corporation, Holland, Michigan, and thereby indirectly acquire Macatawa Bank, Holland, Michigan.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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759045	FIRST EAGLE BK, HANOVER PARK, ILLINOIS	06/29/2009	11/09/2009	O	Int Sm Bank
825146	MORTON CMNTY BK, MORTON, ILLINOIS	06/08/2009	11/05/2009	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FAITH BANK HOLDING COMPANY	CIC	Notice by Mary Jean Jensen, Lemmon, South Dakota, to retain and acquire shares of Faith Bank Holding Company, Faith, South Dakota, and thus to join a group acting in concert, consisting of Carveth and Margaret Thompson, Lead, South Dakota; Gary and Nancy Vance, Faith, South Dakota; Eldon Jensen, Lemmon, South Dakota; and Morris Gustafson, Faith, South Dakota, which controls 25 percent or more of Faith Bank Holding Company. Faith Bank Holding Company controls Farmers State Bank, Faith, South Dakota.	Newspaper: Federal Register:	Not available 11/17/2009
MILK RIVER BANQUO, INC.	CIC	Notice by Gary R. Howell, Malta, Montana, to acquire 10 percent or more of the shares of Milk River Banquo, Inc., Malta, Montana, and thereby indirectly gain control of Malta Banquo, Inc., which controls First Security Bank of Malta, Malta, Montana, and Valley Bank of Glasgow, Glasgow, Montana.	Newspaper: Federal Register:	Not available 11/27/2009

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
215653	WELCOME ST BK, WELCOME, MINNESOTA	07/20/2009	11/09/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK PARTNERS, INC.	* 3A1	Community Bank Partners, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Palisades National Bank, Palisade, Colorado.	Newspaper: Federal Register:	Not available Not available
REPUBLIC TRINIDAD CORPORATION	CIC	Notice by the Estate of Catherine G. Eisemann, Trinidad, Colorado and Roger Dean Eisemann, Houston, Texas, individually, as a member of the Eisemann Family and as Co-Executor of the Estate of Catherine G. Eisemann, to retain control of Republic Trinidad Corporation, Houston, Texas, parent of First National Bank in Trinidad, Trinidad, Colorado.	Newspaper: Federal Register:	Not available Not available
RIVERDALE BANCSHARES, INC.	CIC	Notice by Philip Eugene Jossi, and Marian Joanne Hardin, both of Kearney, Nebraska; James Andrew Bodyfield, Ericson, Nebraska; and Keith Weldon Carlson, Lincoln, Nebraska; to acquire control of Riverdale Bancshares, Inc., parent of State Bank of Riverdale, both in Riverdale, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 11/09/2009
VALLIANCE FINANCIAL CORP.	CIC	Notice submitted by the William R. Oliver GST Exempt Trust, the Jackson T. Oliver GST Exempt Trust, and Thomas M. Annesley, Norman, Oklahoma, as trustee of the William R. Oliver GST Exempt Trust and the Jackson T. Oliver GST Exempt Trust, to retain control of Valliance Financial Corp, and thereby indirectly retain control of Valliance Bank, both in Oklahoma City, Oklahoma.	Newspaper: Federal Register:	11/06/2009 11/27/2009

* 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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56557	COBIZ BK, DENVER, COLORADO	07/27/2009	11/06/2009	S	Large 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 November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST FINANCIAL CORPORATION	* 3A5	Community Trust Financial Corporation, Ruston, Louisiana, to acquire by merger Madison Financial Corporation, Madison, Mississippi, and indirectly acquire Madison County Bank, Madison, Mississippi.	Newspaper:	Not available
			Federal Register:	Not available

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District: 11

Federal Reserve Bank of Dallas

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NONE					

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 14, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASCADE BANCORP	CIC	Lightyear Fund II, L.P., New York, New York, to acquire up to 24.9 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire Bank of the Cascades, both of Bend, Oregon.	Newspaper: Federal Register:	Not available Not available
FIRST COMMERCIAL BANK CO., LTD.	FBSEA	First Commercial Bank, Ltd., Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	11/23/2009 Not applicable
HANMI BANK	CIC	Hanmi Bank, Los Angeles, California, to appoint Jung Hak Son as Interim Chief Credit Officer.	Newspaper: Federal Register:	Not available Not available
KENNETH G. WALKER GRANTOR TRUST 2009	CIC	Kenneth G. Walker Grantor Trust 2009 to indirectly acquire membership interest of Palomar Enterprises, LLC, and thereby indirectly acquire membership interest of Farmers & Merchants Bank, all of Long Beach, California.	Newspaper: Federal Register:	Not available Not available
MNB HOLDINGS CORPORATION	CIC	Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to acquire additional voting shares of MNB Holdings Corporation, and indirectly, voting shares of Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	08/07/2009 Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act