
Federal Reserve Release



H.2

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

No. 47

Week Ending November 21, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$75 billion in 28-day credit on November 16, 2009.

- Announced, November 16, 2009

Enforcement

Campello Bancorp, Brockton, Massachusetts -- written agreement with the Federal Reserve Bank of Boston.

- Announced, November 17, 2009

Flagler Bank, West Palm Beach, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida, Office of Financial Regulation.

- Announced, November 19, 2009

FMB Bancshares, Inc., Lakeland, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, November 18, 2009

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

- Announced, November 17, 2009

Middle Georgia Corporation, Ellaville, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, November 18, 2009

H.2 Actions under delegated authority

November 15, 2009 to November 21, 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 Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1720 South University Avenue, Little Rock.

- Approved, November 16, 2009

St. Louis

The Bank of Fayette County, Moscow, Tennessee -- to establish a branch at 574 Mulberry Avenue, Selmer.

- Approved, November 17, 2009

St. Louis

Flora Bank & Trust, Flora, Illinois -- to establish a branch at 330 North Route 45, Louisville.

- Approved, November 17, 2009

Bank Holding Companies

San Francisco

Anchor Bancorp, Inc., Lacey, Washington -- to become a bank holding company and to acquire Anchor Mutual Savings Bank, Aberdeen, on its conversion from a mutual savings bank to a stock savings bank.

- Withdrawn, November 19, 2009

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire First Jones Bancorporation, Inc., Jones, and thereby acquire First State Bank.

- Approved, November 20, 2009

Bank Holding Companies

Richmond

Community Bank Investors of America, LP, Richmond, Virginia, and FA Capital, LLC -- to acquire additional shares of Commonwealth Bankshares, Inc., Norfolk.

- Approved, November 16, 2009

Richmond

KeySource Financial, Inc., Durham, North Carolina -- to become a bank holding company and to acquire KeySource Commercial Bank, Durham.

- Approved, November 18, 2009

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Orion Bank, Naples, Florida, and thereby establish branches.

- Withdrawn, November 17, 2009

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Century Bank, FSB, Sarasota, Florida, and thereby establish branches.

- Withdrawn, November 17, 2009

Richmond

The Farmers Bank of Appomattox, Appomattox, Virginia -- to acquire certain assets and assume certain liabilities of the Farmville branch of StellarOne Bank, Christiansburg, and thereby establish a branch.

- Approved, November 19, 2009

Banks, State Member

Kansas City

The F & M Bank and Trust Company, Tulsa, Oklahoma -- relief from certain commitments.

- Granted, November 17, 2009

Secretary

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments.

- Approved, November 20, 2009

Change in Bank Control

Minneapolis

Kelliher Bancshares, Inc., Kelliher, Minnesota -- change in bank control of Kelliher and its subsidiary bank, Citizens State Bank of Kelliher, Kelliher.

- Permitted, November 20, 2009

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to March 4, 2010, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, November 17, 2009

Boston

Conahasset Bancshares, MHC, Cohasset, Massachusetts, and Conahasset Bancshares, Inc. -- extension to February 17, 2010, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Pilgrim Bank, Cohasset.

- Granted, November 16, 2009

International Operations

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of notification period to make an additional investment in Citibank (Hong Kong) Limited, Quarry Bay, Hong Kong.

- Granted, November 18, 2009

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of notification period to make an additional investment in Citibank Belgium S.A./N.V., Brussels, Belgium.

- Granted, November 18, 2009

Membership

Kansas City

Citizens National Bank, Wisner, Nebraska -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 16, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 21, 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
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NONE

CRA Examinations scheduled for First Quarter of 2010 (January 1, 2010 - March 31, 2010)

Institution	Location
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District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
STANDARD CHARTERED INTERNATIONAL (USA) LTD.	Investment	Standard Chartered International (USA) Ltd., New York, New York, to make an investment in Gettysburg Investments L.P., a limited partnership to be organized under the laws of the Cayman Islands, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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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:	11/25/2009 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 12/04/2009

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District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Key Equipment Finance International, Superior, Colorado, to make portfolio investments aggregating \$119.7 million in 10 existing subsidiaries and \$2.4 million to establish Key Equipment Finance Denmark A/S, Taastrup, Denmark. All investments are to be made pursuant to Section 211.9(f) of Regulation K	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	12/02/2009 12/17/2009

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2010 (January 1, 2010 - March 31, 2010)

Institution	Location
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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 November 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHN MARSHALL BANK	* Branch	John Marshall Bank, Falls Church, Virginia, to establish a branch at 4315 50th Street, NW, Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
MIDDLEBURG BANK	* Branch	Middleburg Bank, Middleburg, Virginia, proposes to establish a branch at 5372 Discovery Park Boulevard, Suite 101, Williamsburg, Virginia.	Newspaper: Federal Register:	11/23/2009 Not applicable
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch at 1635 Laskin Road, Virginia Beach, Virginia.	Newspaper: Federal Register:	Not available Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location
BANK OF GASSAWAY	GASSAWAY, WEST VIRGINIA
CENTRAL VA BK	POWHATAN, VIRGINIA
COMMUNITY BKR BK	MIDLOTHIAN, VIRGINIA
FAUQUIER BK	WARRENTON, VIRGINIA
FIRST BK	STRASBURG, VIRGINIA
FIRST PEOPLES BK INC	MULLENS, WEST VIRGINIA
HIGHLANDS UNION BK	ABINGDON, VIRGINIA
STELLARONE BK	CHRISTIANSBURG, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUBURNBANK	* Branch	AuburnBank, Auburn, Alabama, to establish a branch located at 132 Fob James Drive, Valley, Alabama, to be known as the Valley Branch of AuburnBank.	Newspaper:	12/02/2009
			Federal Register:	Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish the following branches: near the intersection of South Gilbert Road and East Riggs Road, Phoenix, Arizona, to be known as the Gilbert and Riggs Branch; and near the intersection of East Baseline Road and South Signal Butte Road, Phoenix, Arizona, to be known as the Baseline and Signal Butte Branch.	Newspaper:	11/25/2009
			Federal Register:	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:	12/03/2009
			Federal Register:	12/04/2009

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2010 (January 1, 2010 - March 31, 2010)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIAMOND BANCORP, INC.	* 3A1	Diamond Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of DG Bancorp, Inc., Downers Grove, Illinois, and thereby indirectly acquire Downers Grove National Bank, Downers Grove, Illinois, and, upon becoming a bank holding company, to continue to control 100 percent of the voting shares of Diamond Bank FSB, Schaumburg, Illinois, and thereby operate a savings association.	Newspaper:	Not available
	* 4c8		Federal Register:	12/18/2009
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:	12/10/2009
			Federal Register:	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:	12/04/2009
			Federal Register:	12/02/2009
SHOREBANK CORPORATION, THE	Investment	Reg K - The Shorebank Corporation, Chicago, Illinois, to invest up to \$1 million in ShoreCap II Limited, a fund established as a limited life, limited liability company under the laws of the Republic of Mauritius.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

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Institution	Location
BANK IA	RED OAK, IOWA
CAMP GROVE ST BK	CAMP GROVE, ILLINOIS
CENTRAL ST BK	ELKADER, IOWA
COLE TAYLOR BK	CHICAGO, ILLINOIS
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN
CSB BK	CAPAC, MICHIGAN
EASTERN MI BK	CROSWELL, MICHIGAN
FAIRMOUNT ST BK	FAIRMOUNT, INDIANA
FIRST AMER BK	FORT DODGE, IOWA
FIRST FARMERS B&T	CONVERSE, INDIANA
G W JONES EXCHANGE BK	MARCELLUS, MICHIGAN
LA SALLE ST BK	LA SALLE, ILLINOIS
MIDWEST B&TC	ELMWOOD PARK, ILLINOIS
MIDWEST BK WESTERN IL	MONMOUTH, ILLINOIS
SECURITY T&SB	STORM LAKE, IOWA

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 811 W. Ruth Street, Sallisaw, Oklahoma.	Newspaper:	11/27/2009
			Federal Register:	Not applicable
FIRST WATERLOO BANCSHARES, INC.	* 3A3	First Waterloo Bancshares, Inc., Waterloo, Illinois, to acquire 100 percent of Red Bud Bancorp, Inc., Red Bud, Illinois, and thereby indirectly acquire First State Bank of Red Bud, Red Bud, Illinois.	Newspaper:	12/13/2009
			Federal Register:	12/18/2009

District: 8**Federal Reserve Bank of St. Louis****Availability of CRA Public Evaluations**

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185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	06/29/2009	10/22/2009	S	Int Sm Bank
1213777	TRUMAN BK, SAINT LOUIS, MISSOURI	08/03/2009	11/12/2009	S	Int Sm Bank

CRA Examinations scheduled for First Quarter of 2010 (January 1, 2010 - March 31, 2010)

Institution	Location
BANK OF LA	LOUISIANA, MISSOURI
CALLAWAY BK	FULTON, MISSOURI
CITIZENS B&TC	VAN BUREN, ARKANSAS
CITIZENS BK	BATESVILLE, ARKANSAS
FARMERS BK & CAPITAL TC	FRANKFORT, KENTUCKY
FIRST FINANCIAL BK	EL DORADO, ARKANSAS
FIRST ST BK	SAINT PETER, ILLINOIS
FIRST ST BK OF DEQUEEN	DEQUEEN, ARKANSAS
HEBER SPRINGS ST BK	HEBER SPRINGS, ARKANSAS
OLD MISSOURI BK	SPRINGFIELD, MISSOURI
PEOPLES B&TC	TROY, MISSOURI
SECURITY BK	NEWBERN, TENNESSEE
TEUTOPOLIS ST BK	TEUTOPOLIS, ILLINOIS
TOWN & COUNTRY BK	SALEM, MISSOURI

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 21, 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:	11/13/2009 11/17/2009
FAITH BANK HOLDING COMPANY	CIC	Notice by Cullen Thompson, Houston, Texas, and Betsy Lehman, Fort Morgan, Colorado, to 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 12/08/2009
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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AMERICAN BK	SAINT PAUL, MINNESOTA
CITIZENS ST BK OF CHOTEAU	CHOTEAU, MONTANA
CLINTON ST BK	CLINTON, MINNESOTA
COMMUNITY BK MISSOULA	MISSOULA, MONTANA
FARMERS ST BK	VICTOR, MONTANA
FARMERS ST BK	FAITH, SOUTH DAKOTA
FIRST CMNTY BK	GLASGOW, MONTANA
FLINT CREEK VALLEY BK	PHILIPSBURG, MONTANA
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA
PEOPLES BK WI	HAYWARD, WISCONSIN
STATE BK OF EWEN	EWEN, MICHIGAN
WESTERN BK OF WOLF POINT	WOLF POINT, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 21, 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:	12/19/2009 12/17/2009
FIRST HOLDREGE BANCSHARES, INC.	CIC	Notice by John Titus, Suzanne Titus, Paula Titus (individually and as trustee of the L.G. Titus Family Trust and the L.G. Titus Marital Trust), Eric Titus, Louis (Ted) Titus, all of Holdrege, Nebraska; and Ann Titus Nelson, Lonsdale, Minnesota; to acquire control of First Holdrege Bancshares, Inc., parent of The First National Bank of Holdrege, both of Holdrege, Nebraska, through the acquisition of voting shares.	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 12/04/2009
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:	10/20/2009 11/09/2009
STANTON NATIONAL BANK	Member	Stanton National Bank (to be known as Stanton Bank), Stanton, Nebraska, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for First Quarter of 2010 (January 1, 2010 - March 31, 2010)

Institution	Location
BANK OF ELGIN	ELGIN, NEBRASKA
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA
CHETOPA ST B&TC	CHETOPA, KANSAS
CITIZENS ST B&TC	ELLSWORTH, KANSAS
COLLEGIATE PEAKS BK	BUENA VISTA, COLORADO
COLORADO MOUNTAIN BK	WESTCLIFFE, COLORADO
COUNTRY CLUB BK	KANSAS CITY, MISSOURI
F&M B&TC	TULSA, OKLAHOMA
FIDELITY ST B&TC	DODGE CITY, KANSAS
FIRST B&TC	BROKEN BOW, OKLAHOMA
FIRST NEODESHA BK	NEODESHA, KANSAS
FIRST ST BK OF NEWCASTLE	NEWCASTLE, WYOMING
HOME ST BK	ERIE, KANSAS
SECURITY BK	TULSA, OKLAHOMA

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 21, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 1212 S. Pacific Coast Hwy., Redondo Beach, California 90277.	Newspaper:	12/05/2009
			Federal Register:	Not applicable
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:	12/14/2009
HERITAGE BANK, NATIONAL ASSOCIATION	Member	Heritage Bank, Pearland, Texas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
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NONE

CRA Examinations scheduled for First Quarter of 2010 (January 1, 2010 - March 31, 2010)

Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASCADE BANCORP	CIC	BOTC Holdings LLC, Lightyear Fund II, L.P., Lightyear Co-Invest Partnership II, L.P., Lightyear Fund II GP, L.P., Lightyear Fund II GP Holdings, LLC, Marron & Associates, LLC, Chestnut Venture Holdings, LLC, Donald B. Marron, Lightyear Capital LLC and Lightyear Capital II, LLC, all of New York, New York, to acquire up to 24.9% of the voting shares of Cascade Bancorp, and thereby indirectly acquire The Bank of the Cascades, both of Bend, Oregon.	Newspaper: Federal Register:	Not available 12/08/2009
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:	12/11/2009 12/02/2009
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

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for First Quarter of 2010 (January 1, 2010 - March 31, 2010)

Institution	Location
BANK OF THE ORIENT	SAN FRANCISCO, CALIFORNIA
MARLIN BUS BK	SALT LAKE CITY, UTAH
MISSION CMNTY BK	SAN LUIS OBISPO, CALIFORNIA
OREGON PAC BKG CO DBA OR PAC	FLORENCE, OREGON
PACIFIC PREMIER BK	COSTA MESA, CALIFORNIA
SANTA LUCIA BK	ATASCADERO, CALIFORNIA
SILICON VALLEY BK	SANTA CLARA, CALIFORNIA