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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. 48*

*Week Ending November 28, 2009*

*Updated March 12, 2010*

**Banking Supervision & Regulation**

GMAC Trust Agreement Amendments -- consent by the Board to certain amendments to the GMAC Trust Agreement that grant the Department of the Treasury and the United Auto Workers a security interest in the trust's property.

- Approved, November 18, 2009

(A/C)

**Regulations and Policies**

Regulation GG (Prohibition on Funding of Unlawful Internet Gambling) -- extension to June 1, 2010, of the compliance date for the interagency final rule implementing certain provisions of the Unlawful Internet Gambling Enforcement Act.

- Approved, November 25, 2009

**Reserve Bank Operations**

Reserve Bank Directors -- revisions to the Board's policy on eligibility, qualifications, and rotation for directors of Federal Reserve Banks and their Branches.

- Approved, November 17, 2009

(A/C)

**Enforcement**

The Bank Holdings, Reno, Nevada -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 25, 2009

Hillcrest Bancshares, Inc., Overland Park, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, November 27, 2009

**Enforcement**

Home Valley Bancorp, Inc., Grants Pass, Oregon, and Home Valley Bank -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services, Division of Finance and Corporate Securities.

- Announced, November 25, 2009

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

**November 22, 2009 to November 28, 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**

#### St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 9801 Westheimer Road, Houston, Texas.

- Approved, November 24, 2009

#### Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 468 Metairie Road, Metairie.

- Approved, November 24, 2009

### **Bank Holding Companies**

#### San Francisco

1st Security Bancorp, Inc., Mountlake Terrace, Washington -- to become a bank holding company and to acquire 1st Security Bank of Washington, Mountlake Terrace, on its conversion from a mutual savings bank to a stock savings bank.

- Withdrawn, November 24, 2009

#### Chicago

Artisan Financial Corporation, Barrington, Illinois -- to become a bank holding company and to acquire Valley Community Bancorp, Inc., St. Charles, and thereby acquire Valley Community Bank.

- Approved, November 25, 2009

**Bank Holding Companies**

Richmond

CapGen Capital Group III LLC, New York, New York, and CapGen Capital Group III LP -- to become bank holding companies and to acquire shares of Seacoast Banking Corporation of Florida, Stuart, Florida, and thereby acquire Seacoast National Bank.

- Approved, November 25, 2009

Boston

Charles River Bancorp, MHC, Medway, Massachusetts, and Charles River Bancorp, Inc. -- to become a mutual bank holding company and stock bank holding company, respectively, and to acquire Charles River Bank, Medway.

- Approved, November 23, 2009

**Bank Mergers**

Kansas City

Community Bank of Pleasant Hill, Pleasant Hill, Missouri -- to purchase certain assets and assume certain liabilities of the Pleasant Hill branch of BC National Banks, Butler.

- Approved, November 24, 2009

**Change in Bank Control**

Minneapolis

Northeast Securities Corporation, Minneapolis, Minnesota -- change in bank control of Northeast and its subsidiary bank, Northeast Bank, Minneapolis.

- Permitted, November 23, 2009

**Change in Bank Control**

Atlanta

Three Shores Bancorporation, Inc., Orlando, Florida -- change in bank control of Three Shores and its subsidiary bank, Seaside National Bank & Trust, Orlando (two notices).

- Permitted, November 24, 2009

**Extensions of Time**

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to December 18, 2009, to establish a branch at Moorland Boulevard and National Avenue, New Berlin.

- Granted, November 23, 2009

**Regulations and Policies**

FOMC

Federal Open Market Committee -- minutes of the meeting on November 3 and 4, 2009.

- Published, November 24, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 28, 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 November 28, 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:	12/08/2009 Not applicable
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A1	First Niagara Financial Group, Inc., Buffalo, New York, to become a bank holding company by acquiring Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania.	Newspaper: Federal Register:	Not available Not available

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	05/11/2009	10/07/2009	O	Small 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 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Interagency Notices of Change in Bank Control filed by six immediate family control groups (Davis, Cooper, Merrick, Rakestraw, Waddle, and Hawkins) for each immediate family control group to acquire 10 percent or more of the outstanding voting shares and control of Citizens Bancshares, Inc., thereby indirectly acquiring control of The Citizens National Bank of Somerset, both of Somerset, Kentucky.	Newspaper:	10/05/2009
			Federal Register:	11/20/2009
S & T BANCORP, INC.	* 3A3	S&T Bancorp, Inc., Indiana, Pennsylvania to acquire up to 24.99 percent of Allegheny Valley Bancorp, Inc., Pittsburgh, Pennsylvania and thereby indirectly acquire Allegheny Valley Bank of Pittsburgh, Pittsburgh, Pennsylvania pursuant to section 3(a)(3) of the Bank Holding Company Act	Newspaper:	12/28/2009
			Federal Register:	Not available

**District: 4**

**Federal Reserve Bank of Cleveland**

**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.

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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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
JOHN MARSHALL BANK	* Branch	John Marshall Bank, Falls Church, Virginia, to establish a branch at 4315 50th Street, NW, Washington, D.C.	Newspaper:	12/04/2009
			Federal Register:	Not applicable
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch at 1635 Laskin Road, Virginia Beach, Virginia.	Newspaper:	12/01/2009
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**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.

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

- O = Outstanding
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2712978	ALLIANCE BK CORP, FAIRFAX, VIRGINIA	07/27/2009	11/05/2009	S	Int Sm Bank
34425	BANK OF LANCASTER, KILMARNOCK, VIRGINIA	08/10/2009	11/19/2009	S	Int Sm Bank
2897736	COMMERCEFIRST BK, ANNAPOLIS, MARYLAND	08/17/2009	11/18/2009	S	Small Bank

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 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama, to acquire 26.80 percent of the outstanding shares of Independent Bancshares, Inc., and its subsidiary, Community Spirit Bank, both of Red Bay, Alabama, along with Spirit Bancshares, Inc., and its subsidiary, Spirit Bank, both of Belmont, Mississippi.	Newspaper:	12/25/2009
			Federal Register:	12/28/2009

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 28, 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 Natonal 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:	12/13/2009
	* 4c8		Federal Register:	12/18/2009

**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					

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 November 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WESTBRIDGE BANCSHARES, INC.	* 3A1	WestBridge Bancshares, Inc., Chesterfield, Missouri, to become a bank holding company by acquiring 100 percent of WestBridge Bank & Trust Company, Chesterfield, Missouri.	Newspaper:	12/25/2009
			Federal Register:	Not available

**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
136459	GATES BKG&TC, GATES, TENNESSEE	08/10/2009	11/20/2009	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 November 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 12/15/2009
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

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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742355	FARMERS BK OF LINCOLN, LINCOLN, MISSOURI	08/24/2009	11/13/2009	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 November 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/16/2009
			Federal Register:	12/14/2009

**District: 11**

**Federal Reserve Bank of Dallas**

**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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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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**

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