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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. 50*

*Week Ending December 12, 2009*

Forms

Forms -- initial Board review to implement the Senior Credit Officer Opinion Survey on Dealer Financing Terms (FR 2034).

- Proposed, December 8, 2009

Enforcement

First Mariner Bancorp, Baltimore, Maryland -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, December 11, 2009

Pierce County Bancorp, Tacoma, Washington, and Pierce Commercial Bank -- issuance of a consent cease and desist order by the Board and the Washington State Department of Financial Institutions.

- Announced, December 7, 2009

River Valley Bancorp, Inc., Davenport, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, December 8, 2009

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

**December 6, 2009 to December 12, 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**

#### Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 1212 South Pacific Coast Highway, Redondo Beach, California.

- Approved, December 9, 2009

#### Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 5372 Discovery Park Boulevard, Suite 101, Williamsburg.

- Approved, December 11, 2009

#### Atlanta

TriSummit Bank, Kingsport, Tennessee -- to establish a branch at 1999 East Stone Drive, Kingsport.

- Approved, December 9, 2009

### **Bank Holding Companies**

#### Dallas

BankCap Partners Fund I, L.P., Dallas, Texas; BankCap Partners GP, LP; and BankCap Equity Fund, LLC -- to acquire First Bankshares, Inc., Suffolk, Virginia, and indirectly acquire SuffolkFirst Bank, and for BCP Fund I Virginia Holdings, LLC, Dallas, Texas, to become a bank holding company and to acquire First Bancshares and indirectly acquire SuffolkFirst Bank.

- Approved, December 7, 2009

**Bank Holding Companies**

Director, BS&R

Clinton Financial Services, MHC, Clinton, Massachusetts, and Wachusett Financial Services -- relief from certain commitments.

- Granted, December 10, 2009

Atlanta

Heritage First Bancshares, Inc., Rome, Georgia -- relief from a commitment.

- Withdrawn, December 7, 2009

**Bank Mergers**

Secretary

1st United Bank, Boca Raton, Florida -- to purchase certain assets and assume certain liabilities of Republic Federal Bank, N.A., Miami.

- Approved, December 11, 2009

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase the assets and assume the liabilities of SolutionsBank, Overland Park, Kansas, and to retain the acquired facilities as branches.

- Approved, December 11, 2009

**Change in Bank Control**

Chicago

City State Bancorporation, Inc., Central City, Iowa -- change in bank control of City State; its subsidiary holding company, M.S.B. Corporation, Central City; and its subsidiary bank, City State Bank.

- Permitted, December 10, 2009

Extensions of Time

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to March 18, 2010, to establish a branch at Moorland Boulevard and National Avenue, New Berlin.

- Granted, December 10, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 12, 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 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 December 12, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank Del Peru S.A., Lima, Peru.	Newspaper: Federal Register:	Not applicable 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					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 12, 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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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 12, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Excel Bancorp, LLC	* 3A1	Application by Excel Bancorp, LLC, St. Clairsville, Ohio, to acquire a controlling interest in Ohio Legacy Corp. and its sole banking subsidiary, Ohio Legacy Bank, N.A., Wooster, Ohio	Newspaper:	Not available
			Federal Register:	01/08/2010

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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853112	HEARTLAND BK, GAHANNA, OHIO	07/28/2008	08/17/2009	NI	Int Sm Bank

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 December 12, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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 December 12, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 148 South Highway 17, East Palatka, Florida.	Newspaper: Federal Register:	12/23/2009 Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 8675 Spring Cypress Road, Spring, Texas, to be known as the Glenloch Branch.	Newspaper: Federal Register:	12/22/2009 Not applicable
RIVERSIDE CENTRAL FLORIDA BANKING COMPANY	CIC	Prior change in control notice filed by James Michael Hattaway, Winter Springs, Florida; James Lewis Hewitt, Orlando, Florida; Vincent Smith Hughes, Orlando, Florida; Richard Terrell McCree, Orlando, Florida; David Gene Powers, Alamonte Springs, Florida; Donald Franklin Wright, Winter Springs, Florida; and David McLeod, Orlando, Florida; to collectively acquire up to 30 percent of the outstanding shares of Riverside Central Florida Banking Company, and its subsidiary, Riverside Bank of Central Florida, both of Winter Park, Florida.	Newspaper: Federal Register:	12/26/2009 12/30/2009



**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 December 12, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK & TRUST	* Branch	First Bank & Trust, Evanston, Illinois, to establish a branch facility to be located at 1250 N. Arlington Heights Road, Suite 175, Itasca, Illinois.	Newspaper:	12/18/2009
			Federal Register:	Not applicable
UNITED COMMUNITY BANCORP, INC.	* 3A3	United Community Bancorp, Inc., Chatham, Illinois, to acquire 100 percent of the voting shares of Marine Bank & Trust, Carthage, Illinois and Brown County State Bank, Mount Sterling, Illinois.	Newspaper:	Not available
			Federal Register:	01/02/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 12, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF OHIO COUNTY, INC.	Member	Bank of Ohio County, Dundee, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
OSK, Inc.	* 3A1	OSK, Inc., Edina, Minnesota, to become a bank holding company by acquiring 100 percent of Texico Bancshares Corporation, Texico, Illinois, and thereby indirectly acquire Texico State Bank, Texico, Illinois.	Newspaper: Federal Register:	01/11/2010 Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**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

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 12, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOZEMAN BANCORP, INC.	CIC	Notice by James A. Jorgenson, Jorgenson Holding Company, the Karen Jorgenson Trust (Karen Neidhardt and James A. Jorgenson, Trustees), and Leonard M. Jorgenson, all of Kenmare, North Dakota, acting in concert, to retain control of Bozeman Bancorp, Inc., Bozeman, Montana, and indirectly retain control of the Bank of Bozeman, Bozeman, Montana	Newspaper: Federal Register:	Not available Not available
FAITH BANK HOLDING COMPANY	CIC	Notice by Cullen Thompson, Houston, Texas, Barton 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:	12/15/2009 12/28/2009
FIRST STATE BANK SOUTHWEST 2002 AMENDED AND RESTATED KSOP PLAN AND TRUST	* 3A3	First State Bank Southwest 2002 Amended and Restated KSOP Plan and Trust, Worthington, Minnesota, to acquire 28.702% of the voting shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota, and thereby acquire control of First State Bank Southwest, Pipestone, Minnesota.	Newspaper: Federal Register:	12/20/2009 01/07/2010

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**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 December 12, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ELKCORP, INC.	CIC	Notice submitted by the Robert and Norman Ohlde Trust, Robert and Norma Ohlde, trustees, Linn, Kansas; Steven and Cynthia Ohlde, Linn, Kansas; and Timothy and Debra Ohlde, Clyde, Kansas, acting in concert, to retain/acquire control of Elkc corp, Inc., and thereby indirectly retain/acquire control of The Elk State Bank, both in Clyde, Kansas. Notice by the Robert and Norma Ohlde Trust, Robert and Norma Ohlde, trustees, Linn, Kansas; to individually acquire control of Elkc corp, Inc., and thereby indirectly acquire control of The Elk State Bank, both in Clyde, Kansas.	Newspaper: Federal Register:	Not available 12/30/2009
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 12/15/2009
KANSAS NATURAL GAS, INC.	CIC	Notice submitted by the Terry Beach Edwards Living Trust, the Ross Beach Living Trust, the Marianna Beach Living Trust, and the 2009 Marianna Beach Irrevocable Trust; and by Terry Beach Edwards, Hutchinson, Kansas, individually and as trustee of the aforementioned trusts; all acting as a group in concert to retain control of Kansas Natural Gas, Inc., Hays, Kansas, and thereby indirectly retain control of Douglas County Bank, Lawrence, Kansas.	Newspaper: Federal Register:	12/24/2009 12/24/2009
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
STOCKGROWERS STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas to acquire up to an additional 3.24 percent for a total of 37.0 percent of the voting shares of Stockgrowers Banc Corporation, Ashland, Kansas, parent of Stockgrowers State Bank of Ashland, Kansas, and Peoples Bank, Coldwater, Kansas.	Newspaper: Federal Register:	12/14/2009 01/04/2010

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 12, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK4TEXAS HOLDINGS, INC.	* 3A1	Bank4Texas Holdings, Inc., Tomball, Texas, to become a bank holding company by acquiring Northern Bancshares, Inc., Chillicothe, Texas, and indirectly acquire The First National Bank of Chillicothe, Chillicothe, Texas.	Newspaper:	Not available
			Federal Register:	01/11/2010
FAMILY BANCORP, INC.	* 3A5	Family Bancorp, Inc., San Antonio, Texas, to acquire by merger Medina Bankshares, Inc., Hondo, Texas, and indirectly acquire D'Hanis State Bank, D'Hanis, Texas.	Newspaper:	Not available
			Federal Register:	01/04/2010

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 12, 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
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available Not available
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
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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