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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. 52*

*Week Ending December 26, 2009*

Advisory Councils

Thrift Institutions Advisory Council -- appointment of five new members and designation of F. Edward Broadwell Jr. as president and Barrie G. Christman as vice president in 2010.

- Announced, December 23, 2009

Regulations and Policies

Regulation D (Reserve Requirements of Depository Institutions) -- publication for comment of amendments to authorize the Federal Reserve Banks to offer interest-bearing term deposits to eligible institutions through an auction mechanism.

- Approved, December 22, 2009

Enforcement

Canyon Bancorp, Palm Springs, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, December 22, 2009

Centrue Financial Corporation, Clayton, Missouri, and Centrue Bank, Streator, Illinois -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, December 24, 2009

West Coast Bancorp, Lake Oswego, Oregon -- 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, December 22, 2009

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

**December 20, 2009 to December 26, 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 Holding Companies**

#### New York

Alcar LLC, New York, New York -- to become a bank holding company and to acquire shares of Darien Rowayton Bank, Darien, Connecticut.

- Approved, December 24, 2009

#### Dallas

Community Trust Financial Corporation, Ruston, Louisiana -- to acquire by merger Madison Financial Corporation, Madison, Mississippi, and indirectly acquire Madison County Bank.

- Approved, December 23, 2009

#### St. Louis

Porter Bancorp, Inc., Louisville, Kentucky -- to acquire Citizens First Corporation, Bowling Green, and thereby indirectly acquire Citizens First Bank.

- Withdrawn, December 22, 2009

### **Banks, Foreign**

#### Director, BS&R

First Commerical Bank, Ltd., Taipei, Taiwan -- waiver of remainder of prior-notification period to convert its agency in New York, New York, to a branch.

- Granted, December 23, 2009

Change in Bank Control

Minneapolis

Faith Bank Holding Company, Faith, South Dakota -- to retain control of Faith and its subsidiary bank, Farmers State Bank, Faith.

- Permitted, December 22, 2009

Minneapolis

Milk River Banquo, Inc., Malta, Montana -- change in bank control of Milk River; its subsidiary holding company, Malta Banquo, Inc., Malta; and its subsidiary banks, First Security Bank of Malta and Valley Bank of Glasgow, Glasgow.

- Permitted, December 23, 2009

Extensions of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to April 10, 2010, to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire Community Bank of North Mississippi, Amory; Community Bank of Mississippi, Forest; Community Bank, Ellisville; Community Bank Coast, Biloxi; Community Holding Company of Alabama, Brandon; and Community Bank, N.A., Mobile, Alabama.

- Granted, December 23, 2009

Regulations and Policies

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank" under the Community Reinvestment Act regulations.

- Announced, December 22, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 26, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Boston Private Financial Holdings, Inc., Boston, Massachusetts - notification pursuant to section 4(c)(8) of the BHC Act to acquire remaining 19% direct ownership of KLS Professional Advisers Group, LLC, New York, New York and engage in financial and investment advisory activities pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available

**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 December 26, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF CHINA LIMITED	4c8	Bank of China Limited, Beijing, China, to engage in securities brokerage, riskless principal, and private placement activities through BOC International (USA) Inc., pursuant to Section 225.28(b)(7) of Regulation Y.	Newspaper: Federal Register:	Not applicable 01/13/2010
BANK OF CHINA LIMITED	4c8	Bank of China Limited, Beijing, China, to continue to engage in certain nonbanking activities through BOC Aviation (USA) Corporation, Reno, Nevada, pursuant to section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not applicable 01/13/2010
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
GOLDMAN SACHS BANK USA	* Branch	Goldman Sachs Bank USA, New York, New York, to open and occupy a branch office located at 200 West Street, New York, New York, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	12/28/2009 Not applicable

**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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\* Subject to the provisions of the Community Reinvestment Act



**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 26, 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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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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 26, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Key Equipment Finance International, Superior, Colorado,("KEFI") to make a portfolio investment of \$1.5 million in Key Equipment Finance Taiwan Corporation, Taipei, Taiwan, Republic of China("KEFT")pursuant to Section 211.9(f) of Regulation K	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
846619	CORTLAND SVG & BKG CO, CORTLAND, OHIO	09/14/2009	12/21/2009	S	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 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY HOLDING COMPANY	* 3A3	City Holding Company, Charleston, West Virginia, to acquire up to 7.5% of the outstanding common stock of First United Corporation, Oakland, Maryland, and thereby indirectly acquire up to 7.5% of the shares of First United Bank & Trust Company, Oakland, Maryland.	Newspaper:	Not available
			Federal Register:	Not available

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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- 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
2652092	EAGLEBANK, BETHESDA, MARYLAND	07/20/2009	12/03/2009	S	Int Sm Bank
2736451	NEW PEOPLES BK, HONAKER, VIRGINIA	08/03/2009	12/10/2009	S	Int Sm Bank
3688623	VIRGINIA PTNR BK, FREDERICKSBURG, VIRGINIA	08/31/2009	12/03/2009	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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 26, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BONIFAY HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Kirk Daskocil to acquire 50.1 percent of the outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, Bank of Bonifay, both of Bonifay, Florida. Total pro forma ownership will equal 50.1 percent.	Newspaper: Federal Register:	Not available 01/13/2010

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
861434	ALIANB BK, ALEXANDER CITY, ALABAMA	08/17/2009	12/08/2009	S	Large Bank
808176	IBERIABANK, LAFAYETTE, LOUISIANA	06/01/2009	12/07/2009	S	Large Bank
3195653	MARCO CMNTY BK, MARCO ISLAND, FLORIDA	07/13/2009	12/14/2009	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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BUSEY CORPORATION	CIC	Notice by Elizabeth Meyer Kimmel, LaJolla, California, individually and as a trustee of the Elizabeth Meyer Kimmel 2009 Grantor Retained Annuity Trust 4, and the EMK Grat 4, to acquire additional shares of First Busey Corporation, Champaign, Illinois, and thereby indirectly acquire additional shares of Busey Bank, Champaign, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

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.

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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
546544	CENTRAL BK, STORM LAKE, IOWA	07/06/2009	11/30/2009	S	Int Sm Bank
830542	CENTRAL ST BK, MUSCATINE, IOWA	08/03/2009	11/23/2009	S	Small Bank
2333298	FIRST B&T, EVANSTON, ILLINOIS	08/03/2009	12/07/2009	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 26, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at Northwest Corner of Highway 277 & A Street, Elgin, Oklahoma.	Newspaper:	01/05/2010
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
145059	BANK OF HALLS, HALLS, TENNESSEE	07/27/2009	12/02/2009	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 December 26, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 01/04/2010
CITIZENS STATE BANK OF CHOTEAU, MONTANA, THE	* 18C * Branch	The Citizens State Bank of Choteau, Choteau, Montana to merge with The First National Bank of Fairfield, Fairfield, Montana, and incident thereto, establish branches at 201 North Main, Choteau, Montana, and 390 Post Avenue, Vaughn, Montana.	Newspaper: Federal Register:	Not available Not applicable
DRAYTON BANCOR, INC.	* 3A5	Drayton Bancor, Inc., Drayton, North Dakota, to merge with Walsh County Bancorporation, Inc., Drayton, North Dakota	Newspaper: Federal Register:	Not available 01/22/2010

**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
604556	RAVALLI COUNTY BK, HAMILTON, MONTANA	08/24/2009	01/08/2010	O	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 December 26, 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 STATE BANK OF HOTCHKISS	* 18C * Branch	First State Bank of Hotchkiss, Hotchkiss, Colorado, to merge with Paonia State Bank, Paonia, Colorado, and to operate under the charter and title of First State Bank of Hotchkiss, Hotchkiss, Colorado. First State Bank of Hotchkiss, Hotchkiss, Colorado, to merge with Colorado Mountain Bank, Westcliffe, Colorado, and to operate under the charter and title of First State Bank of Hotchkiss, Hotchkiss, Colorado.	Newspaper: Federal Register:	Not available Not applicable
GFP FINANCIAL SERVICES COMPANY	* 3A1	GFP Financial Services Company, Tulsa, Oklahoma, to become a bank holding company through the acquisition of 65.04 percent of the voting shares of First Pryor Bancorp, Inc., parent of First Priority Bank, both in Pryor, Oklahoma.	Newspaper: Federal Register:	Not available 01/14/2010

\* 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
255556	CITIZENS B&TC OF ARDMORE, ARDMORE, OKLAHOMA	09/14/2009	12/08/2009	S	Small Bank
499453	FIRST ST BK, LINCOLN, NEBRASKA	08/31/2009	12/02/2009	S	Small Bank
361354	GRANT CTY BK, MEDFORD, OKLAHOMA	08/31/2009	12/02/2009	S	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act



**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending December 26, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANKSHARES OF SPRINGHILL, INC.	CIC	Notice by the Clary Anthony Family Irrevocable Trust #101, Shreveport, Louisiana, Ms. Lynda June Anthony, Shreveport, Louisiana, and Mr. Luther Clary Anthony, Jr., Atlanta, Texas, Co-Trustees; Ms. Lynda June Anthony, Shreveport, Louisiana; Mr. Luther Clary Anthony, Jr., Atlanta, Texas; and Mr. Luther Clary Anthony Sr., Springhill, Louisiana, individually, (collectively, the "Notificants") have applied to the Federal Reserve Board for permission to retain 10% or more of the shares, and acquire additional shares, and thereby control of Citizens Bankshares of Springhill, Inc., and indirectly control its subsidiary, Citizens Bank & Trust Company, both of Springhill, Louisiana.	Newspaper: Federal Register:	Not available 01/06/2010
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 4730 SH 121, The Colony, Denton County, Texas 75056.	Newspaper: Federal Register:	01/02/2010 Not applicable
TLCM HOLDINGS, LLC	* 3A1	TLCM Holdings, LLC, Richardson, Texas, to become a bank holding company by acquiring EJ Financial Corp., Dallas, Texas, EJ Delaware Bancshares, Inc., Dover, Delaware, and indirectly acquire Equity Bank, SSB, Dallas, Texas.	Newspaper: Federal Register:	Not available 01/25/2010

**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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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 26, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC; Carpenter Fund Management, LLC; Carpenter Community Bancfund, L.P.; Carpenter community Bancfund-A LP; Carpenter Community Bancfund-CA, L.P.; SCJ, Inc.; and CCFW, Inc., all of Irvine, CA (collectively "Applicants"), to make an additional investment up to \$15.2 million or up to 87% of the o/s voting securities of Mission Community Bancorp, San Luis Obispo, CA. Applicants collectively currently own ~24% of Mission BC, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
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 12/07/2009
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

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3537897	COMMENCEMENT BK, TACOMA, WASHINGTON	08/24/2009	12/10/2009	S	Small Bank
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	08/24/2009	12/16/2009	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act