
Federal Reserve Release



H.2

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

No. 1

Week Ending January 2, 2010

Enforcement

AMB Financial Services Corporation, Bainbridge Island, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, December 28, 2009

Johnson Holdings, Inc., Ramsey, Minnesota, and East Central Holding Company, Inc. -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, December 30, 2009

Midwest Banc Holdings, Inc., Melrose Park, Illinois, and Midwest Bank and Trust Company, Elmwood Park -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation Division of Banking.

- Announced, December 30, 2009

Sterling Financial Corporation, Spokane, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, December 31, 2009

H.2 Actions under delegated authority

December 27, 2009 to January 2, 2010

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

Chicago

First Bank & Trust, Evanston, Illinois -- to establish a branch at 1250 North Arlington Heights Road, Itasca.

- Approved, December 28, 2009

Bank Holding Companies

Richmond

CapGen Capital Group LLC, New York, New York, and CapGen Capital Group LP -- to increase their investment in The BANKshares, Inc., Winter Park, Florida, and BankFIRST.

- Approved, December 29, 2009

Kansas City

First Independent Bancorp, Inc., Chickasha, Oklahoma -- to acquire shares of Chickasha Housing Partners, Limited Partnership, Chickasha, and thereby engage in community development activities.

- Approved, December 30, 2009

New York

Pascack Bancorp, Inc., Westwood, New Jersey -- to become a bank holding company and to acquire Pascack Community Bank, Westwood.

- Approved, December 31, 2009

Change in Bank Control

Kansas City

Kansas Natural Gas, Inc., Hays, Kansas -- to retain control of Kansas and its subsidiary bank, Douglas County Bank, Lawrence.

- Permitted, December 30, 2009

Kansas City

Lindsay State Company, Lindsay, Nebraska -- change in bank control of Lindsay and its subsidiary bank, Bank of Lindsay, Lindsay.

- Permitted, December 29, 2009

Kansas City

Valliance Financial Corp., Oklahoma City, Oklahoma -- to retain control of Valliance and its subsidiary bank, Valliance Bank, Oklahoma City.

- Permitted, December 31, 2009

Extensions of Time

Boston

1889 Bancorp MHC, Norwood, Massachusetts, and 1889 Financial Services Corporation -- extension to April 1, 2010, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Norwood Co-operative Bank, Norwood.

- Granted, December 31, 2009

International Operations

Director, BS&R

Key Equipment Finance International Inc., Superior, Colorado -- waiver of remainder of prior-notification period to make investments in various European subsidiaries through Key Equipment Finance Europe Limited, Berkshire, United Kingdom.

- Granted, December 23, 2009

(A/C)

Membership

Chicago

Bankers Trust Company, National Association, Cedar Rapids, Iowa -- to retain membership in the Federal Reserve System on conversion to a state charter.

- Withdrawn, December 29, 2009

Chicago

Bankers Trust Company, National Association, Des Moines, Iowa -- to retain membership in the Federal Reserve System on conversion to a state charter.

- Withdrawn, December 29, 2009

Regulations and Policies

Secretary

Regulation CC (Availability of Funds and Collection of Checks) -- technical amendments to appendix A to reflect the restructuring of check-processing operations in the Atlanta and Cleveland Federal Reserve Districts.

- Approved, December 30, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/12/2010

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Caja de Ahorros y Monte de Piedad de Navarra	FBSEA	Caja de Ahorros y Monte de Piedad de Navarra, Pamplona (Navarra), Spain, to establish a representative office in Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 01/22/2010

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
Florida Shores Shamrock, Inc.	* 3A1 * 3A3	Florida Shores Shamrock, Inc., Naples, Florida, to become a bank holding company by acquiring at least 60 percent of the outstanding shares of Shamrock Bank of Florida, Naples, Florida, to be known as Florida Shores Bank-Gulf Coast; and Florida Shores Bancorp, Inc., along with Smith Associates Bank Fund Management LLC, and Smith Associates Florida Banking Fund LLC, all of Pompano Beach, Florida, to collectively acquire at least 60 percent of the outstanding shares of Florida Shores Shamrock, Inc., Naples, Florida, and its subsidiary, Shamrock Bank of Florida, Naples, Florida, to be known as Florida Shores Bank-Gulf Coast.	Newspaper: Federal Register:	Not available 01/29/2010

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BELMONT FINANCIAL GROUP, INC.	CIC	Notice by James J. Banks, Chicago, Illinois, to retain 10 percent or more, and to acquire additional shares of Belmont Financial Group, Inc., Chicago, Illinois, and thereby indirectly retain control of Belmont Bank & Trust Company, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
CLARKSTON FINANCIAL CORPORATION	CIC	Notice by Mark A. Murvay, Lake Angelus, Michigan, to acquire more than 25 percent of the voting shares of Clarkston Financial Corporation, Waterford, Michigan, and thereby indirectly acquire control of Clarkston State Bank, Clarkston, Michigan.	Newspaper: Federal Register:	Not available 01/20/2010
CLARKSTON FINANCIAL CORPORATION	CIC	Notice by Hans J. Welker, White Lake, Michigan, to acquire more than 25 percent of the voting shares of Clarkston Financial Corporation, Waterford, Michigan, and thereby indirectly acquire control of Clarkston State Bank, Clarkston, Michigan.	Newspaper: Federal Register:	Not available 01/20/2010
FIRST BUSEY CORPORATION	CIC	Notice by the Elizabeth Meyer Kimmel 2009 Grantor Retained Annuity Trust 4, Champaign, Illinois, and Elizabeth Meyer Kimmel, LaJolla, California, individually and as a trustee of GRAT 4, to join existing Meyer/Kimmel Family Control Group through the acquisition of shares of First Busey Corporation, Champaign, Illinois, and the indirect acquisition of shares of Busey Bank, Champaign, Illinois.	Newspaper: Federal Register:	01/08/2010 01/12/2010
NORTHERN TRUST INTERNATIONAL BANKING CORPORATION, THE	Investment	Reg K - The Northern Trust International Banking Corporation, Jersey City, New Jersey, to make an investment in The Northern Trust Guernsey Limited Partnership, St. Peter Port, Guernsey, a newly established limited partnership.	Newspaper: Federal Register:	Not applicable Not applicable

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 January 2, 2010

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 Northwest Corner of Highway 277 & A Street, Elgin, Oklahoma.	Newspaper:	01/15/2010
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 2, 2010**

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:	12/28/2009 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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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 January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLORADO COMMUNITY BANK	* 18C	Colorado Community Bank, Yuma, Colorado, to purchase certain assets and assume certain liabilities of the Northglenn and Longmont branches of Liberty Savings Bank, FSB, Wilmington, Ohio.	Newspaper: Federal Register:	01/24/2010 Not applicable
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 Elkcorp, 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 Elkcorp, 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
HENDERSON STATE COMPANY	CIC	Notification by Charles B. Flaming, individually, and Charles B. Flaming and Sadle Cattle Company, as a group acting in concert, both of Paxton, Nebraska, to acquire control of Henderson State Company, parent of Henderson State Bank, both in Henderson, Nebraska.	Newspaper: Federal Register:	Not available 01/19/2010

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 January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/06/2010 01/06/2010
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

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District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper: Federal Register:	Not available 01/29/2010
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 08/06/2009

District: 12

Federal Reserve Bank of San Francisco

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