
Federal Reserve Release



H.2

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

No. 10

Week Ending March 6, 2010

Regulations and Policies

Regulation Z (Truth in Lending) -- publication for comment of amendments to protect credit card users from unreasonable late-payment and other penalty fees and to require credit card issuers to reevaluate annual percentage rates increased on or after January 1, 2009.

- Approved, March 2, 2010

Enforcement

Northwest Community Bancorp, Inc., Shoreline, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, March 1, 2010

H.2 Actions under delegated authority

February 28, 2010 to March 6, 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

Boston

Marblehead Bank, Marblehead, Massachusetts -- to establish a branch at 100 Cummings Center, Beverly.

- Approved, March 4, 2010

Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 901 South MoPac Expressway, Building 3, Austin.

- Approved, March 3, 2010

Bank Holding Companies

Atlanta

Florida Shores Bancorp, Inc., Pompano Beach, Florida; Smith Associates Bank Fund Management LLC; and Smith Associates Florida Banking Fund LLC -- to acquire shares of Coastal Bancorporation, Inc., Merritt Island, and Coastal Bank, a federal savings bank, and thereby engage in operating a savings association.

- Withdrawn, March 3, 2010

Kansas City

GFP Financial Services Company, Tulsa, Oklahoma -- to become a bank holding company and to acquire shares of First Pryor Bancorp, Inc., Pryor, and First Priority Bank.

- Withdrawn, March 3, 2010

Bank Holding Companies

Chicago

S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin -- waiver of application to acquire Black Earth Bancshares, Inc., Black Earth, and Black Earth State Bank, in connection with the bank's merger with S.B.C.P.'s subsidiary bank, State Bank of Cross Plains, Cross Plains.

- Withdrawn, March 3, 2010

Kansas City

Sandhills Financial Services, LLC, Fremont, Nebraska -- to become a bank holding company and to acquire Bassett Investment Company, Bassett, and thereby acquire Commercial Bank.

- Approved, March 4, 2010

Dallas

TexStar Bancshares, Inc., Universal City, Texas -- to become a bank holding company and to acquire TexStar National Bank, Universal City.

- Returned, March 2, 2010

Bank Mergers

Atlanta

IBERIABANK, Lafayette, Louisiana -- to acquire the Mobile, Alabama, branch of IBERIABANK FSB, Little Rock, Arkansas, and thereby establish a branch.

- Approved, March 1, 2010

Change in Bank Control

Dallas

Citizens Bankshares of Springhill, Inc., Springhill, Louisiana -- change in bank control of Citizens and its subsidiary bank, Citizens Bank & Trust Company, Springhill.

- Permitted, March 4, 2010

Chicago

FNBH Bancorp, Inc., Howell, Michigan -- to retain control of FNBH and its subsidiary bank, First National Bank in Howell, Howell.

- Permitted, March 5, 2010

Chicago

Hedrick Bancorp, Inc., Hedrick, Iowa -- change in bank control of Hedrick and its subsidiary bank, Hedrick Savings Bank, Ottumwa.

- Permitted, March 4, 2010

Atlanta

Mansura Bancshares, Inc., Mansura, Louisiana -- to retain control of Mansura and its subsidiary bank, The Cottonport Bank, Cottonport.

- Withdrawn, March 2, 2010

Dallas

Paint Rock Bancshares, Inc., Paint Rock, Texas -- change in bank control of Paint Rock and its subsidiary bank, First State Bank, Paint Rock.

- Permitted, March 2, 2010

International Operations

Director, BS&R

Citibank, N.A., New York, New York -- request on behalf of Citibank Overseas Investment Corporation, New Castle, Delaware, for permission for Citibank Nigeria, Ltd., Lagos, Nigeria, to temporarily retain an investment.

- Granted, March 4, 2010

New York

The National Agricultural Cooperative Federation, Seoul, Korea -- to establish a branch in New York, New York.

- Withdrawn, March 4, 2010

Director, BS&R

Standard Chartered International (USA) Ltd., New York, New York -- waiver of remainder of notification period to invest in a newly formed Cayman Islands limited partnership.

- Granted, March 4, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 6, 2010

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
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 March 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL AGRICULTURAL COOPERATIVE FEDERATION, THE	FBSEA	National Agricultural Cooperative Federation, Seoul, Korea, to establish a representative office in New York, New York.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 March 6, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR BANK CORPORATION	* 4c8	Bryn Mawr Bank Corporation, Bryn Mawr, PA, to acquire First Keystone Financial, Inc., Media, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Newspaper:	03/04/2010
	* 18C		Federal Register:	03/25/2010
BRYN MAWR BANK CORPORATION	4c8	Bryn Mawr Bank Corporation, Bryn Mawr, PA, to retain ownership of The Bryn Mawr Trust Company of Delaware, Wilmington, DE.	Newspaper:	Not applicable
			Federal Register:	Not available
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 Central Valley Community Bancorp, Fresno, CA.	Newspaper:	03/16/2010
			Federal Register:	03/22/2010

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK BANCORP, INC.	CIC	Notice of Change in Bank Control by Jeffrey J. Woda and David Cooper, Jr., acting in concert, to acquire 16.43 percent of the outstanding voting shares of Benchmark Bancorp, Gahanna, OH, and thereby indirectly acquire control of Benchmark Bank, Gahanna, OH	Newspaper: Federal Register:	03/16/2010 03/18/2009
CITIZENS BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by the Rogers 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: Federal Register:	03/08/2010 03/08/2010
CITIZENS BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by Harris Rakestraw, III, individually, 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: Federal Register:	03/08/2010 03/08/2010
Jane Kincaid LLC	* 3A1 * 4c8	Application by Jane Kincaid LLC, Lexington, KY to become a bank holding company by the acquisition of 27.9% of the voting shares of Central Bancshares, Inc., Lexington, KY pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 04/01/2010
Joan Kincaid LLC	* 3A1 * 4c8	Application by Joan Kincaid LLC, Lexington, KY to become a bank holding company by the acquisition of 29.3% of the voting shares of Central Bancshares, Inc., Lexington, KY pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 04/01/2010

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 6, 2010

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:	03/06/2010
			Federal Register:	01/22/2010
COMMUNITYCORP	CIC	The Mcleod family group to retain 11.70% ownership of Communitycorp, Walterboro, South Carolina.	Newspaper:	Not available
			Federal Register:	Not available

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
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 6, 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 98.6 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 98.6 percent.	Newspaper: Federal Register:	Not available Not available
PALM BANCORP, INC.	CIC	Prior change in control notice filed by Marty E. Adams, Salineville, Ohio; Kevin T. Thompson, Saint Augustine, Florida; and John S. Loeber, Travelers Rest, South Carolina; to acquire control of Palm Bancorp, Inc., and its subsidiary bank, The Palm Bank, both of Tampa, Florida.	Newspaper: Federal Register:	Not available 02/09/2010

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
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMES COMMUNITY BANK	* 18C * Branch	Ames Community Bank, Ames, Iowa, to merge with VisionBank of Iowa, Grimes, Iowa. As a result of the merger, Ames Community Bank, will establish a branch office at 925 Gateway Drive, Grimes, Iowa.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL WISCONSIN BANCORPORATION, INC.	CIC	Notice by Carol O'Leary, Medford, Wisconsin, as an individual, and Carol O'Leary, Medford, Wisconsin, Tristar Printing Co., Inc., Abbotsford, Wisconsin, Kevin S. Flink and Kristine M. O'Leary, both of Abbotsford, Wisconsin, and Willis R. Whetstone, Medford, Wisconsin, as a group acting in concert to retain control of Central Wisconsin Bancorporation, Inc., Colby, Wisconsin, and thereby indirectly acquire Community Bank of Central Wisconsin, Colby, Wisconsin.	Newspaper: Federal Register:	Not available 03/12/2010
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall and Ilsley Bank, Milwaukee, Wisconsin, to merge with Southwest Bank, an M&I Bank, St. Louis, Missouri, and thereby to establish 17 branches.	Newspaper: Federal Register:	03/08/2010 Not applicable
PREMIER COMMERCE BANCORP, INC.	* 3A1	Premier Commerce Bancorp, Inc., Palos Hills, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of G.R. Bancorp, Ltd., Grand Ridge, Illinois, and thereby indirectly acquire The First National Bank of Grand Ridge, Grand Ridge, Illinois.	Newspaper: Federal Register:	03/24/2010 03/25/2010
SHOREBANK CORPORATION, THE	Investment	Reg K - The Shorebank Corporation, Chicago, Illinois, through its subsidiary, ShoreCap II Limited, to invest up \$4,500,000 million in Union Bank of Colombo Ltd., Colombo, Sri Lanka.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHPORT FINANCIAL CORPORATION	CIC	Notice by Gaetano M. Cecchini, Canton, Ohio, as trustee of the Gaetano Mattioli Cecchini Living Trust, Canton, Ohio, to acquire 50 percent or more of the voting shares of Southport Financial Corporation, Kenosha, Wisconsin, and thereby indirectly acquire Southport Bank, Kenosha, Wisconsin.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

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 March 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SMITH ASSOCIATED BANKING CORPORATION	CIC	Notice by R. Tracy Fox, Little Rock, Arkansas, as trustee of the Smith Associated Banking Corporation Voting Trust Agreement, which will gain control of Smith Associated Banking Corporation, Hot Springs, Arkansas, and indirectly control Bank of Salem, Salem, Arkansas, and Security Bank, Stephens, Arkansas.	Newspaper:	Not available
			Federal Register:	03/22/2010

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 March 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 March 6, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Notice submitted by Olen Ray Hibbard and William (Mike) Michael Thompson, both of Edmond, Oklahoma, as trustees of the Citizens Bancshares, Inc. Employee Stock Ownership Trust, to retain control of Citizens Bancshares, Inc., and thereby indirectly retain control of Citizens Bank of Edmond, both in Edmond, Oklahoma.	Newspaper: Federal Register:	Not available 03/22/2010
CROSSFIRST HOLDINGS, LLC	* 3A3	CrossFirst Holdings, LLC, Overland Park, Kansas, to acquire up to 100 percent of the voting shares of Town & Country Bank, Leawood, Kansas.	Newspaper: Federal Register:	03/26/2010 04/01/2010
EVERGREEN BANCORPORATION	* 3A3	Evergreen Bancorporation, Evergreen, Colorado, to acquire up to 100 percent of the voting shares of Clear Creek National Bank, Georgetown, Colorado.	Newspaper: Federal Register:	03/26/2010 Not available
PLATTE VALLEY BANCORP, INC.	* 3A1	Platte Valley Bancorp, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Platte Valley Bank, both in North Bend, Nebraska.	Newspaper: Federal Register:	03/26/2010 03/26/2010

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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625850	BANK OF VERSAILLES, VERSAILLES, MISSOURI	11/30/2009	02/24/2010	S	Int Sm Bank
941952	UNION BK, CHANDLER, OKLAHOMA	11/30/2009	03/01/2010	S	Small Bank

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 March 6, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 6388 Camp Bowie Boulevard, Fort Worth, Tarrant County, Texas.	Newspaper: Federal Register:	Not available Not applicable
SULPHUR SPRINGS BANCSHARES, INC.	CIC	Mr. Clarence D. Ballard, Winnsboro, Texas, to acquire an interest in Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas, and therefore indirectly, The City National Bank of Sulphur Springs, Sulphur Springs, Texas.	Newspaper: Federal Register:	03/22/2010 03/23/2010
TEXAS STATE BANKSHARES, INC.	* 3A1	Texas State Bankshares, Inc., Harlingen, Texas, to become a bank holding company by acquiring 100% of the common stock of Falfurrias State Bank, Falfurrias, Texas.	Newspaper: Federal Register:	03/27/2010 03/22/2010
TEXSTAR BANCSHARES, INC.	3A1	TexStar Bancshares, Inc., Universal City, Texas, to become a bank holding company by acquiring 100 percent of TexStar National Bank, Universal City, Texas.	Newspaper: Federal Register:	Not applicable Not applicable

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 March 6, 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
COMMUNITY BANCORPORATION	CIC	Park Randal Roney, Mapleton, Utah, Blake Marshall Roney, Provo, Utah, Robert Tod Mosen, Mapleton, Utah, and Steven Jay Lund, of Provo, Utah, to acquire 25 percent or more of the voting shares of Community Bancorporation, Pleasant Grove, Utah, and thereby indirectly acquire voting shares of Western Community Bank, Orem, Utah.	Newspaper: Federal Register:	Not available 03/12/2010
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Charles W. Reinking, Santa Rosa, California, to become co-Trustee of the Frank P. Doyle Trust, Article IX, which retains voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available 02/08/2010
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 9.53 percent of the voting shares of West Coast Bancorp, and thereby indirectly West Coast Bank, both of Lake Oswego, Oregon, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
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

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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