
Federal Reserve Release



H.2

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

No. 11

Week Ending March 13, 2010

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$25 billion in 28-day credit on March 8, 2010.

- Announced, March 8, 2010

Personnel

Division of Consumer and Community Affairs -- appointment of Maryann Hunter and Leonard Chanin as deputy directors, and Anna Alvarez-Boyd, Tonda Price, and Timothy Burniston as senior associate directors.

- Announced, March 9, 2010

Enforcement

Florida First City Banks, Fort Walton Beach, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, March 11, 2010

Heritage Oaks Bancorp, Paso Robles, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, March 8, 2010

Horizon Bank, Bradenton, Florida -- issuance of a prompt corrective action directive against the bank.

- Announced, March 9, 2010

Idaho Bancorp, Boise, Idaho, and Idaho Banking Company -- written agreement with the Federal Reserve Bank of San Francisco and the State of Idaho Department of Finance.

- Announced, March 10, 2010

Enforcement

Midwest Bank and Trust, Elmwood Park, Illinois -- issuance of a final decision and order of prohibition against Adam L. Benarroch, a former institution-affiliated party.

- Announced, March 12, 2010

NW Services Corporation, Ringgold, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, March 11, 2010

Olmsted Holding Corporation, Rochester, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, March 10, 2010

Ravalli County Bankshares, Inc., Hamilton, Montana, and Ravalli County Bank -- written agreement with the Federal Reserve Bank of Minneapolis and the Montana Division of Banking and Financial Institutions.

- Announced, March 9, 2010

H.2 Actions under delegated authority

March 7, 2010 to March 13, 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

Chemical Bank, Midland, Michigan -- to establish a branch at 390 East Chicago Street, Coldwater.

- Approved, March 8, 2010

Bank Holding Companies

Kansas City

First York Ban Corp., York, Nebraska -- waiver of application to acquire Harvard State Company, Harvard, in connection with the merger of their respective subsidiaries, Cornerstone Bank, York, and Harvard State Bank, Harvard.

- Granted, March 11, 2010

Chicago

Ida Grove Bancshares, Inc., Ida Grove, Iowa -- to retain the nonbanking activity of engaging de novo in leasing personal or real property.

- Approved, March 12, 2010

General Counsel

KeyCorp, Cleveland, Ohio -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, March 8, 2010

Bank Holding Companies

New York

National Australia Bank Limited, Melbourne, Australia; National Equities Limited; National Americas Holdings LLC, New York, New York; National Americas Investment, Inc., Jacksonville, Florida; Great Western Bancorporation Inc., Sioux Falls, South Dakota, and Great Western Bank -- waiver of application to acquire F&M Bank-Iowa, Marshalltown, Iowa, in connection with the merger of Great Western Bank and F&M Bank.

- Granted, March 11, 2010

Dallas

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

- Returned, March 9, 2010

Atlanta

TWO ROA, LLC, Huntsville, Alabama -- to become a bank holding company and to acquire shares of RB Bancorporation, Athens, and its subsidiary bank, Reliance Bank.

- Approved, March 11, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Old Southern Bank, Orlando, Florida, and to retain the acquired facilities as branches.

- Approved, March 12, 2010

Bank Mergers

Kansas City

Cornerstone Bank, York, Nebraska -- to merge with Harvard State Bank, Harvard, and thereby establish a branch.

- Approved, March 11, 2010

Bank Premises

Richmond

Capon Valley Bank, Wardensville, West Virginia -- to increase its investment in bank premises.

- Approved, March 8, 2010

Change in Bank Control

Atlanta

Naples Bancorp, Inc., Naples, Florida -- to retain control of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples.

- Permitted, March 9, 2010

Chicago

United Commerce Bancorp, Bloomington, Indiana -- change in bank control of United and its subsidiary bank, United Commerce Bank, Bloomington.

- Permitted, March 12, 2010

Extensions of Time

Richmond

Capon Valley Bank, Wardensville, West Virginia -- extension to March 12, 2010, to establish a branch at 5511 South Main Street, Stephens City, Virginia.

- Granted, March 12, 2010

Extensions of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to July 10, 2010, to acquire 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, Ellisville; Community Bank Coast, Biloxi; Community Holding Company of Alabama, Brandon; and Community Bank, N.A., Mobile, Alabama.

- Granted, March 10, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

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 13, 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

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not applicable 03/26/2010
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper: Federal Register:	Not available 04/09/2010

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Jane Kincaid LLC	* 3A1	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:	Not available
	* 4c8		Federal Register:	04/01/2010
Joan Kincaid LLC	* 3A1	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:	Not available
	* 4c8		Federal Register:	04/01/2010

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.

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable Not applicable
CNB	* 18C * Branch	CNB, Centreville, Maryland, to merge with The Felton Bank, Felton, Delaware.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITYCORP	CIC	Peden B. McLeod, Mary H. McLeod, John R. McLeod all of Walterboro, South Carolina; Peden B. McLeod, Jr., Mt. Pleasant, South Carolina; Mary C. Benson, Columbia, South Carolina; and Rhoda L. Perry, Hendersonville, North Carolina, acting in concert have applied to retain 11.70% ownership of Communitycorp, Walterboro, South Carolina.	Newspaper: Federal Register:	04/02/2010 03/31/2010

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BONIFAY HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Kirk Daskocil, Brecksville, Ohio, 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:	03/16/2010
			Federal Register:	03/29/2010
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:	Not available
			Federal Register:	02/09/2010

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 13, 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:	03/23/2010 03/12/2010
SHOREBANK CORPORATION, THE	Investment	Reg K - The Shorebank Corporation, Chicago, Illinois, through its subsidiary, ShoreCap II Limited, to invest up to \$5,000,000 in INDEbank, Blantyre, Malawi.	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 03/30/2010

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.

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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending March 13, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DU QUOIN STATE BANK ESOP	* 3A1	Du Quoin State Bank ESOP, Du Quoin, Illinois, to become a bank holding company and to retain its existing ownership of 37.6 percent of Perry County Bancorp, Inc., Du Quoin, Illinois, and thereby indirectly acquire Du Quoin State Bank, Du Quoin, Illinois.	Newspaper: Federal Register:	04/15/2010 04/09/2010
FIRST STATE BANCORP, INC.	CIC	Notice by First State Bancorp, Inc. Employee Stock Ownership Plan (Irvin G. Waller and Duane S. Michie as trustees), Caruthersville, Missouri, to gain control of First State Bancorp, Inc., Caruthersville, Missouri.	Newspaper: Federal Register:	Not available 03/31/2010
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: Federal Register:	Not available 03/22/2010

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
STONEBRIDGE BANCORPORATION	* 3A5	Stonebridge Bancorporation, Minneapolis, Minnesota, to acquire 100 percent of Shakopee Bancorporation, Inc., Shakopee, Minnesota, and thereby indirectly acquire Citizens State Bank of Shakopee, Shakopee, Minnesota.	Newspaper:	Not available
			Federal Register:	04/12/2010

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending March 13, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Notice submitted by Olen Ray Hibbard and William Michael (Mike) 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:	03/23/2010
			Federal Register:	03/22/2010
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:	03/26/2010
			Federal Register:	04/05/2010
PBS BANCSHARES, INC.	* 3A1	PBS Bancshares, Inc., to become a bank holding company through the acquisition of 87.31 percent of the voting shares of People's Bank of Seneca, both in Seneca, Missouri.	Newspaper:	Not available
			Federal Register:	04/08/2010

District: 10

Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASEY BANCORP, INC	CIC	Notice by Mr. Michael Montgomery, Dallas, Texas, to apply to the Federal Reserve Board for permission to acquire control of Casey Bancorp., Inc, and indirectly control its subsidiary, Grand Bank of Texas, both of Grand Prairie, Texas.	Newspaper: Federal Register:	03/29/2010 03/30/2010
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 6388 Camp Bowie Boulevard, Fort Worth, Tarrant County, Texas 76116.	Newspaper: Federal Register:	03/19/2010 Not applicable
COMMUNITY GROUP, INC., THE	CIC	Notice by Dr. Michael L. Maris, Plano, Texas, to acquire control of The Community Group, Inc., Highland Village, Texas, and indirectly acquire United Community Bank, N. A., Highland Village, Texas	Newspaper: Federal Register:	03/26/2010 03/29/2010
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 available 04/09/2010
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 available 04/09/2010

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available Not available
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
Circle Bancorp	3A1	Circle Bancorp, Novato, California, Shoreline Capital Partners, LP, and Cole Financial Ventures, Inc., both of Mill Valley, California, to become bank holding companies by acquiring 100 percent of Circle Bank upon conversion of the bank from an industrial bank to a commercial bank.	Newspaper: Federal Register:	Not applicable Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	Not applicable
One Main Street, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	04/08/2010

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