
Federal Reserve Release



H.2

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

No. 12

Week Ending March 20, 2010

Testimony and Statements

Bank Supervision -- statement by Chairman Bernanke before the House Committee on Financial Services on the Federal Reserve's role in bank supervision and actions the Federal Reserve is taking to strengthen its supervisory oversight.

- Published, March 17, 2010

Insurance Holding Company Supervision -- statement by Jon D. Greenlee, associate director, Division of Banking Supervision and Regulation, before a subcommittee of the House Committee on Financial Services on the supervision and oversight of insurance companies.

- Published, March 18, 2010

Forms

Forms -- initial Board review to extend without revision the Notification of Nonfinancial Data Processing Activities (FR 4021) and to discontinue the Survey of Financial Management Behaviors of Military Personnel (FR 1375).

- Approved, March 19, 2010

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

- Approved, March 19, 2010

Regulations and Policies

Liquidity Risk Management -- final interagency guidance to provide consistent interagency supervisory expectations on sound practices for managing funding and liquidity risk.

- Approved, March 12, 2010

(A/C)

Regulations and Policies

Termination of Temporary Exemptions -- termination of temporary exemptions from section 23A of the Federal Reserve Act that allowed banks to provide funds for certain securities-financing transactions, in conjunction with the termination of the special-accommodation discount window program.

- Approved, March 17, 2010

Reserve Bank Operations

Reserve Bank Directors -- revision to the Guide to Conduct for Reserve Bank and Branch Directors to require each Bank to adopt a policy governing director involvement in procurement matters.

- Approved, March 17, 2010

Enforcement

First Chicago Bancorp, Chicago, Illinois, and First Chicago Bank & Trust -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, March 15, 2010

FNB Bancorp, Layton, Utah -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, March 15, 2010

H.2 Actions under delegated authority

March 14, 2010 to March 20, 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 Holding Companies

Dallas

American Bank Holding Corporation, Corpus Christi, Texas -- to engage de novo in financial and investment advisory activities through American Capital Solutions Group, Inc., Corpus Christi.

- Withdrawn, March 17, 2010

Richmond

Bank of America Corporation, Charlotte, North Carolina, and NB Holdings Corporation -- to acquire Bank of America North Carolina, National Association (in organization), Charlotte.

- Withdrawn, March 15, 2010

Kansas City

Cedar Bancorp, Hartington, Nebraska -- to continue to engage in general insurance activities through the retention of Hometown Insurance Agency, Inc., Hartington.

- Approved, March 18, 2010

Richmond

FA Capital, LLC, Richmond, Virginia, and Community Bank Investors of America, L.P. -- to increase their investment in Progress Bank of Florida, Tampa, Florida.

- Approved, March 16, 2010

Philadelphia

Metro Bancorp, Inc., Harrisburg, Pennsylvania -- to acquire Republic First Bancorp, Inc., Philadelphia.

- Withdrawn, March 15, 2010

Bank Holding Companies

San Francisco

Private Bancorp of America, Inc., La Jolla, California -- to become a bank holding company and to acquire San Diego Private Bank, La Jolla.

- Withdrawn, March 16, 2010

Cleveland

Rbancshares, Inc., Westerville, Ohio -- to become a bank holding company and to acquire shares of Ohio State Bancshares, Inc., Marion, and thereby indirectly acquire Ohio State Bank.

- Approved, March 16, 2010

New York

Union Savings Bank, Danbury, Connecticut -- waiver of application to acquire First Litchfield Financial Corporation, Litchfield, in connection with Union's merger with The First National Bank of Litchfield.

- Granted, March 18, 2010

Extensions of Time

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to July 28, 2010, to increase its ownership of Prairieland Bancorp, Inc., Bushnell, and thereby indirectly increase its ownership of Merchants and Farmers State Bank of Bushnell.

- Granted, March 15, 2010

Membership

Philadelphia

Metro Bank, Lemoyne, Pennsylvania -- to become a member of the Federal Reserve System.

- Withdrawn, March 15, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 20, 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 20, 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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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 20, 2010

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TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper:	Not available
			Federal Register:	04/09/2010

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 20, 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

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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 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB	* 18C	CNB, Centreville, Maryland, to merge with The	Newspaper:	04/11/2010
	* Branch	Felton Bank, Felton, Delaware.	Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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223322	FIRST B&TC, LEBANON, VIRGINIA	11/02/2009	03/04/2010	S	Int Sm Bank
1190074	VIRGINIA CMRC BK, ARLINGTON, VIRGINIA	10/26/2009	02/09/2010	S	Large Bank

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 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO ESTADO DO RIO GRANDE DO SUL S.A.	FBSEA	Banco do Estado do Rio Grande do Sul, S.A., Rio Grande do Su, Brazil, to establish an international branch office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
INVESTAR HOLDING COMPANY	* 3A1	Investar Holding Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of Investar Bank, both of Baton Rouge, Louisiana.	Newspaper: Federal Register:	Not available Not available
NBG BANCORP, INC.	CIC	Prior change in control notice filed by Robert E. Burton, Athens, Georgia, to acquire an additional 2.08 percent of the outstanding shares of NBG Bancorp, Inc., and its subsidiary, National Bank of Georgia, both of Athens, Georgia. Total pro forma ownership will equal 11.45 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

* Subject to the provisions of the Community Reinvestment Act

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 March 20, 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
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 29 percent to up to 35 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	04/02/2010 04/15/2010
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

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41647	FIRST BKG CTR, BURLINGTON, WISCONSIN	10/13/2009	03/05/2010	S	Large Bank
1917301	LAKE FOREST B&TC, LAKE FOREST, ILLINOIS	08/31/2009	03/08/2010	S	Large Bank

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	03/31/2010
			Federal Register:	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:	04/09/2010
			Federal Register:	03/22/2010

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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12946	FARMERS B&TC, MAGNOLIA, ARKANSAS	11/02/2009	03/08/2010	S	Int Sm Bank
272272	SOUTHERN BK, POPLAR BLUFF, MISSOURI	09/08/2009	02/24/2010	S	Int Sm 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 March 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BORDER BANCSHARES, INC.	CIC	Notice by Dennis and Terri Brazier, Greenbush, Minnesota, to gain control of Border Bancshares, Inc., Greenbush, Minnesota, and thereby indirectly gain control of Border State Bank, Greenbush, Minnesota. In addition, notice by the Vivian Y. Miller Revocable Trust, Roseau, Minnesota; Vivian Y. Miller, Naples, Florida, as trustee of the Vivian Y. Miller Revocable Trust; the Michael J. Miller Trust, Roseau, Minnesota; Jon L. Miller, Naples, Florida, individually and as trustee of the Vivian Y. Miller Revocable Trust and the Michael J. Miller Trust; the William I. Hagen Revocable Trust, Roseau, Minnesota; William I. Hagen, Warroad, Minnesota, individually and as trustee of the William I. Hagen Revocable Trust; William M. Hagen, Salol, Minnesota; Lori Ann Minard, Bozeman, Montana; Melissa L. Tedford, Fargo, North Dakota; Neal L. Broten, River Falls, Wisconsin; Sally T. Broten, River Falls, Wisconsin; Susan L. Miller, Minneapolis, Minnesota; and Brian J. MacLellan, Minneapolis, Minnesota, as a group acting in concert to acquire and retain control of Border Bancshares, Inc., Greenbush, Minnesota, and thereby indirectly acquire and retain control of Border State Bank, Greenbush, Minnesota.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 04/12/2010

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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777254	FARMERS ST BK OF WEST CONCORD, WEST CONCORD, MINNESOTA	10/13/2009	03/04/2010	S	Small Bank
374653	FIRST PREMIER BK, SIOUX FALLS, SOUTH DAKOTA	10/13/2009	03/12/2010	S	Int Sm 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 March 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMFIRST FINANCIAL SERVICES, INC.	4c8	AmFirst Financial Services, Inc., McCook, Nebraska, to engage in insurance activities through the acquisition of 100 percent of the voting shares of AmFirst Insurance Agency, LLC, Benkelman, Nebraska.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	04/03/2010 04/08/2010

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	12/14/2009	03/08/2010	S	Small Bank
2465881	PLATTE VALLEY BK, SCOTTSBLUFF, NEBRASKA	11/30/2009	03/08/2010	O	Int Sm Bank
2451	THUNDER BK, SYLVAN GROVE, KANSAS	12/14/2009	03/11/2010	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 20, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OSB FINANCIAL SERVICES, INC.	CIC	Notice by Mr. Ross H. Smith, Jr. and Eva J. Smith, Bridge City, Texas, to increase their ownership and control, from 9.97 percent to more than 10 percent, of OSB Financial Services, Inc., Orange, Texas, and indirectly, Orange Savings Bank, SSB, Orange, Texas.	Newspaper: Federal Register:	Not available 04/07/2010
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:	04/07/2010 04/09/2010
TTC HOLDINGS, INC.	4c8	Retroactive notice by TTC Holdings, Inc., San Antonio, Texas, to engage in financial and investment advisory activities pursuant to Section 225.28(b)(6)(i) of Regulation Y, through its acquisition of Austin, Calvert & Flavin, Inc., San Antonio, Texas.	Newspaper: Federal Register:	Not applicable 03/18/2010

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 20, 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
COMMUNITY BANCORPORATION	CIC	Park Randal Roney, Mapleton, Utah, Blake Marshall Roney, Provo, Utah, Robert Tod Monsen, 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:	03/10/2010 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

Filings received during the week ending March 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH ASIA INVESTMENT CORPORATION	* 3A1	North Asia Investment Corporation, Seoul, Korea, to become a bank holding company by acquiring 100 percent of Pacific City Financial Corporation, and indirectly its subsidiary, Pacific City Bank, both of Los Angeles, California.	Newspaper:	Not available
			Federal Register:	Not available
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	

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