

---

**Federal Reserve Release**

---



*H.2*

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

*No. 24*

*Week Ending June 12, 2010*

### Testimony and Statements

Economic and Financial Conditions -- statement by Chairman Bernanke before the House Committee on the Budget on current economic and financial conditions and issues pertaining to the federal budget.

- Published, June 9, 2010

### Bank Holding Companies

City Holding Company, Charleston, West Virginia -- to increase its ownership interest in First United Corporation, Oakland, Maryland, and thereby increase its indirect interest in First United's subsidiary bank, First United Bank & Trust, Oakland, and election to become a financial holding company.

- Approved, June 8, 2010

### Forms

Forms -- final Board review to extend without revision the following reports: (1) Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060), (2) Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006), (3) Stock Redemption Notification (FR 4008), (4) Notice Claiming Status as an Exempt Transfer Agent (FR 4013), (5) Investment in Bank Premises Notification (FR 4014), and (6) six information collections related to the Gramm-Leach-Bliley Act (FR 4010, FR 4011, FR 4012, FR 4017, FR 4019, and FR 4023); and to extend with revision the (1) Report of Terms of Credit Card Plans (FR 2572), (2) Report of Terms of Credit Card Plans Supplemental Survey (FR 2572S), and (3) Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046).

- Approved, June 8, 2010

Forms -- initial Board review to extend with revision the voluntary Intermittent Survey of Businesses (FR 1374).

- Proposed, June 8, 2010

Enforcement

Big Sandy Holding Company, Limon, Colorado -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, June 8, 2010

Border Bancshares, Inc., Greenbush, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, June 7, 2010

Citizens Commerce Bancshares, Inc., Versailles, Kentucky -- written agreement with the Federal Reserve Bank of Cleveland.

- Announced, June 8, 2010

Cowlitz Bancorporation, Longview, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, June 7, 2010

First Bancorp, San Juan, Puerto Rico -- written agreement with the Federal Reserve Bank of New York.

- Announced, June 8, 2010

First Bankshares, Inc., Winter Park, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, June 7, 2010

Heritage Bank, Topeka, Kansas -- issuance of a consent order of prohibition against Gregory L. Fankhauser, a former president, chief executive officer, and institution-affiliated party of the bank.

- Announced, June 7, 2010

**Enforcement**

Patriot National Bancorp, Inc., Stamford, Connecticut -- written agreement with the Federal Reserve Bank of New York.

- Announced, June 10, 2010

PremierWest Bancorp, Medford, Oregon -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services, Division of Finance and Corporate Securities.

- Announced, June 9, 2010

SouthwestUSA Corporation, Las Vegas, Nevada -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, June 9, 2010

Village Bancorp, St. George, Utah -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, June 10, 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**

## St. Louis

Allied Bank, Mulberry, Arkansas -- to establish a branch at 4900 Kavanaugh Boulevard, Little Rock.

- Approved, June 10, 2010

## Secretary

Alta Alliance Bank, Oakland, California -- to establish a branch at 20 First Street, Los Altos.

- Approved, June 9, 2010

## Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 8190 Stonewall Shops Square, Gainesville.

- Approved, June 10, 2010

**Bank Holding Companies**

## Secretary

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- (1) to merge with First Keystone Financial, Inc., Media, and indirectly acquire First Keystone Bank and thereby engage in operating a savings and loan association, (2) to acquire Bryn Mawr Interim Bank, an interim stock savings bank, (3) for First Keystone Bank to merge with and into Interim Bank, and (4) for Bryn Mawr Trust Company, a subsidiary of Bryn Mawr Bank Corporation, to merge with Interim Bank and thereby establish eight branches.

- Approved, June 11, 2010

**Bank Holding Companies**

Chicago

Chestnut Bancorp, Inc., Chestnut, Illinois -- to become a bank holding company and to acquire Bank of Chestnut, Chestnut.

- Withdrawn, June 11, 2010

Chicago

Choice Bancorp, Inc., Oshkosh, Wisconsin -- to become a bank holding company and to acquire Choice Bank, Oshkosh.

- Withdrawn, June 9, 2010

New York

Commonwealth Bank of Australia, Sydney, Australia -- to acquire shares of Air Lease Corporation, Los Angeles, California, and thereby engage in certain nonbanking activities.

- Approved, June 11, 2010

Boston

New England Bancorp, Inc., Hyannis, Massachusetts -- to become a bank holding company and to acquire Bank of Cape Cod, Hyannis.

- Approved, June 10, 2010

San Francisco

U & I Financial Corporation, Lynnwood, Washington -- to become a bank holding company and to acquire UniBank, Lynnwood.

- Approved, June 10, 2010

**Bank Mergers**

Secretary

East West Bank, Pasadena, California -- to purchase certain assets and assume certain liabilities of Washington First International Bank, Seattle, Washington.

- Approved, June 11, 2010

Chicago

Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust, Morton, Illinois, and Hometown Community Bancorp, Inc. -- to merge with TSB Financial, Inc., Tremont, and thereby indirectly acquire Tremont Savings Bank, and for Morton Community Bank, Morton, to merge with Tremont Savings Bank and thereby establish two branches.

- Approved, June 8, 2010

**Change in Bank Control**

Dallas

Cameron Financial Corporation, Cameron, Texas -- to retain control of Cameron and its subsidiary bank, Classic Bank, N.A., Cameron.

- Withdrawn, June 7, 2010

Richmond

Peoples Bancorporation, Inc., Easley, South Carolina -- to retain control of Peoples Bancorporation and its subsidiary banks, The Peoples National Bank, Easley; Bank of Anderson, National Association, Anderson; and Seneca National Bank, Seneca.

- Permitted, June 10, 2010

Extensions of Time

Chicago

Chemical Bank, Midland, Michigan -- extension to August 26, 2010, to merge with Byron Bank, Byron Center, and thereby establish fourteen branches.

- Granted, June 9, 2010



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ABN AMRO BANK N.V.	FBSEA	ABN AMRO Bank N.V., Amsterdam, Netherlands, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(2)(i)(B)(3) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
BANCO DO BRASIL S.A.	FBSEA	Banco do Brasil, Brasilia, Brazil, to convert its existing state-licensed Miami agency to a state-licensed branch in Miami, Florida, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an investment in Citi Cards Canada Inc., Mississauga, Canada.	Newspaper: Federal Register:	Not applicable Not applicable
DANSKE BANK A/S	FBSEA 4c8	Danske Bank A/S, Copenhagen, Denmark, requests prior approval to establish a branch office in New York, pursuant to Section 211.24 of Regulation K, and to engage in certain nonbanking activities through Danske Markets Inc., New York, New York, pursuant to Section 225.28(b)(7)(i) of Regulation Y.	Newspaper: Federal Register:	07/02/2010 06/25/2010
PNBK HOLDINGS LLC	* 3A1	PNBK Holdings LLC, PNBK Sponsor LLC and PNBK Investment Partners LLC, all of Stamford, Connecticut requests prior approval to acquire Patriot National Bancorp, Inc. and Patriot National Bank, both of Stamford, Connecticut, and thereby become bank holding companies, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 06/21/2010
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Canada, and its subsidiaries TD US P&C Holdings ULC, Calgary, Canada, and TD Bank US Holding Company, Portland, Maine, to acquire The South Financial Group, Inc. and thereby indirectly acquire Carolina First Bank, both of Greenville, South Carolina, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.11(c)(1) of Regulation Y.	Newspaper: Federal Register:	06/18/2010 06/25/2010

**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
229913	MIZUHO CORP BK USA, NEW YORK, NEW YORK	01/19/2010	06/02/2010	O	Whole/Ltd Purp

**CRA Examinations scheduled for**      **Quarter of**

Institution      Location

---

NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MidCoast Community Bancorp, Inc.	3A1	MidCoast Community Bancorp, Inc., Wilmington, DE, to become a bank holding company in connection with the reorganization of MidCoast Community Bank, Wilmington, DE, merging with and into Interim MidCoast Community Bank, Wilmington, DE.	Newspaper: Federal Register:	Not applicable Not applicable
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

\* Subject to the provisions of the Community Reinvestment Act

**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 June 12, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SOUTHERN BANCORP, INC.	* 4c8	Application by First Southern Bancorp, Inc., Stanford, KY to acquire up to 24.99% of the voting shares of CKF Bancorp, Inc., Danville, KY and thereby indirectly acquire a non-controlling interest in Central Kentucky Federal Savings Bank, Danville, KY pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Newspaper:	07/08/2010
			Federal Register:	07/09/2010

**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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HAMPTON ROADS BANKSHARES, INC.	CIC	Carlyle Financial Services Harbor, L.P., Washington, D.C.; CGFSP Coinvestment, L.P., Carlyle Global Partner Master Coinvestment Cayman, L.P., Carlyle Global Financial Services Partners, L.P., TCG Financial Services, L.P., Carlyle Financial Services, Ltd, TC Group Cayman Investment Holdings, L.P., TCG Holdings Cayman II, L.P., DBD Cayman, Limited, TCG Financial Services Investment Holdings, L.P., and Carlyle Financial Services Holdings, Ltd, all of Grand Cayman, Cayman Islands; Daniel A. D' Aniello, William E. Conway , Jr., and David M. Rubenstein, all of Washington, D.C.; and Carlyle Investment Management, L.L.C., TC Group, L.L.C., and TCG Holdings, L.L.C., all of Wilmington, Delaware, to acquire up to 24.9% of the voting shares of Hampton Roads Bankshares, Inc., Norfolk, Virginia.	Newspaper: Federal Register:	06/17/2010 06/22/2010
HAMPTON ROADS BANKSHARES, INC.	CIC	ACMO-HR, L.L.C., New York, New York; Anchorage Capital Master Offshore, Ltd., ACPO Master, L.P., Anchorage Capital Partners Offshore, Ltd, and ACPO Master, Ltd, all of Grand Cayman, Cayman Islands; Anchorage Capital Partners, L.P., Anchorage Advisors, L.L.C., Anchorage Capital Group, L.L.C., Anchorage Capital Management, L.L.C., and Anchorage Advisors Management, L.L.C., all of Wilmington, Delaware; Kevin Ulrich and Anthony Davis, both of New York, New York, to acquire up to 24.9% of the voting shares of Hampton Roads Bankshares, Inc., Norfolk, Virginia.	Newspaper: Federal Register:	Not available 06/25/2010
JACKSONVILLE BANCORP, INC.	* 3A5	Jacksonville Bancorp, Inc., Jacksonville, Florida, to acquire 100% of the voting securities of Atlantic BancGroup, Inc., Jacksonville Beach, Florida, and thereby indirectly acquire Oceanside Bank, Jacksonville Beach, Florida.	Newspaper: Federal Register:	06/30/2010 07/02/2010

\* Subject to the provisions of the Community Reinvestment Act

**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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HOMETOWN COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by Chittranjan Kashavji Thakkar, Alpharetta, Georgia, to acquire an additional 24.82 percent of the outstanding shares of Hometown Community Bancshares, Inc., and its subsidiary, Hometown Community Bank, both of Braselton, Georgia. Total pro forma ownership will equal 28.49 percent.	Newspaper: Federal Register:	06/30/2010 06/30/2010

**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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF PONTIAC	* 18C	Bank of Pontiac, Pontiac, Illinois, to merge with Bank of Dwight, Dwight, Illinois, and thereby to establish two branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
CENTRAL STATE BANK	* 18C	Central State Bank, Elkader, Iowa, to merge with Corridor State Bank, Coralville, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 2530 Corridor Way, Coralville, Iowa and 202 N Linn Street, Iowa City, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
TOWER FINANCIAL CORPORATION	CIC	Notice by Keith E. Busse, Fort Wayne, Indiana, as an individual, Keith E. Busse, Busse Family Investment Company, LLC, and Aaron T. Busse, as group acting in concert, to acquire 10 percent or more of the voting shares of Tower Financial Corporation, Fort Wayne, Indiana, and thereby indirectly acquire Tower Bank & Trust Company, Fort Wayne, Indiana.	Newspaper:	06/14/2010
			Federal Register:	06/23/2010
TOWER FINANCIAL CORPORATION	CIC	Notice by John V. Tippmann, Sr., Fort Wayne, Indiana, as an individual, and John V. Tippmann, Sr., John McCarthy and Helen McCarthy, Richard Ley and Sally Ley, John Tippmann, Jr., Patrick Tippmann, and Brian Backstrom and Jennifer Backstrom, as a group acting in concert, to acquire 10 percent or more of the voting shares of Tower Financial Corporation, Fort Wayne, Indiana, and thereby indirectly acquire Tower Bank & Trust Company, Fort Wayne, Indiana.	Newspaper:	06/14/2010
			Federal Register:	06/23/2010

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
678744	CENTRAL ST BK, ELKADER, IOWA	03/01/2010	06/07/2010	S	Small Bank
175140	COMMUNITY FIRST BK, BOSCOBEL, WISCONSIN	02/08/2010	06/03/2010	S	Small Bank
799939	HARTSBURG ST BK, HARTSBURG, ILLINOIS	11/16/2009	06/07/2010	S	Small Bank

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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF MCCRORY	Member	Bank of McCrory, McCrory, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
215 HOLDING CO.	* 3A3	215 Holding Company, to acquire 100 percent of White Rock Bank, Cannon Falls, Minnesota.	Newspaper:	06/30/2010
			Federal Register:	06/21/2010

**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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F.S.B. PROPERTIES, INC.	CIC	Notice submitted by Christopher Key Jordan and Crystal Lynn Jordan, both of Stigler, Oklahoma, as trustees of the Christopher Key Jordan 2008 Trust; and Kelly Dawn Jordan-Davis and Steven Scott Davis, both of Indianola, Oklahoma, as trustees of the Kelly Dawn Jordan-Davis 2008 Trust, to acquire control of F.S.B. Properties, Inc., and thereby indirectly acquire control of Farmers State Bank, both in Quinton, Oklahoma.	Newspaper:	06/28/2010
			Federal Register:	06/15/2010

**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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANK HOLDING CORPORATION	4c8	Prior Notice by American Bank Holding Corporation, Corpus Christi, Texas, to engage indirectly in small town insurance agency activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.28(b)(11)(iii)(A) of Regulation Y, through its wholly owned subsidiary, American Financial Insurance Services, Inc., Port Aransas, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
CITY NATIONAL BANCSHARES, INC.	CIC	Notice by Thomas L. Rees, Colorado City, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of City National Bancshares, Inc., and indirectly control its subsidiary, The City National Bank of Colorado City, both of Colorado City, Texas.	Newspaper: Federal Register:	Not available 06/24/2010
FORD FINANCIAL FUND, L.P.	* 3A1 4c8	Ford Financial Fund, L.P.; Ford Management, LP; Ford Ultimate Management, LLC; and certain other entities related to Gerald J. Ford, all of Dallas, Texas, to become bank holding companies through the acquisition of 91 percent of Pacific Capital Bancorp, Santa Barbara, California, and indirectly, Pacific Capital Bank, National Association, Santa Barbara, California.  Ford Financial Fund, LP; Ford Management, LP; Ford Ultimate Management, LLC; and certain other entities to engage in activities related to extending credit, trust company functions, and investment advisory activities through the acquisition of PCB Service Corporation, Santa Barbara, California; Morton Capital Management, Calabasas, California; and R. E. Wacker Associates, Inc., San Luis Obispo, California.	Newspaper: Federal Register:	Not available 07/06/2010
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Farmersville Bancshares, Inc., Farmersville, Texas, and indirectly acquire First Bank, Farmersville, Texas.	Newspaper: Federal Register:	Not available 07/08/2010
SPECIALTY BANCOR, INC.	* 3A1	Specialty Bancor, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Community State Bank, Austin, Texas.	Newspaper: Federal Register:	Not available 07/12/2010
TEXAS BANC FINANCIAL CORPORATION	* 3A1	Texas Banc Financial Corporation, Fort Worth, Texas, to acquire up to 100% of the voting shares of The Bank, Weatherford, Texas.	Newspaper: Federal Register:	Not available 06/18/2010

**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 June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 COMMUNITY BANCFUND-A, L.P.	* 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 35 percent of the outstanding voting shares of Bridge Capital Holdings and thereby indirectly acquire a greater controlling interest in Bridge Bank, N.A., both of San Jose, California.	Newspaper: Federal Register:	Not available 06/07/2010
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp, all of Rancho Santa Fe, CA, to increase their interest in First Chicago Bancorp, Chicago, Illinois, from 46.6% up to 85% of voting shares, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 06/21/2010
CHINO COMMERCIAL BANCORP	CIC	Daniel Hugh and Patricia L. Bowman, Fontana, California, to retain 14.10 percent control of Chino Commercial Bancorp, and thereby retain control of Chino Commercial Bank, N.A., both of Chino, California.	Newspaper: Federal Register:	Not available 06/21/2010
COMMUNITY BANCSHARES, INC.	* 3A3	Community Bancshares, Inc., Joseph, Oregon, to acquire at least 100 percent of BEO Bancorp and thereby its subsidiary bank, Bank of Eastern Oregon, both of Heppner, Oregon.	Newspaper: Federal Register:	Not available Not available
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch at 4299 Rosewood Drive, Unit #108, Pleasanton, California.	Newspaper: Federal Register:	05/28/2010 Not applicable
EAST WEST BANK	* 18C	East West Bank, Pasadena, California, to acquire Washington First International Bank, Seattle, Washington; and 2) East West Bank, Pasadena, California, requesting permission of the Board of Governors of the Federal Reserve System to establish a Trust Department and for trust powers pursuant to 12 C.F.R. Section 208.3(d)(2).	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 04/08/2010

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending June 12, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbucks Bancshares, Inc. and thereby indirectly the First National Bank of Starbucks, both of Starbucks, Minnesota.	Newspaper: Federal Register:	Not available 04/27/2010
STERLING FINANCIAL CORPORATION	CIC	Warburg Pincus Private Equity X, L.P., Warburg Pincus X Partners, L.P., Warburg Pincus X, L.P., Warburg Pincus X, LLC, Warburg Pincus Partners, LLC, Warburg Pincus & Co., and Warburg Pincus LLC, all of New York, New York, to acquire up to 24.9% of the outstanding shares of Sterling Financial Corporation, Spokane, Washington, and thereby indirectly acquire control of Sterling Savings Bank, Spokane, Washington, and Golf Savings Bank, Mountlake Terrace, Washington.	Newspaper: Federal Register:	06/14/2010 06/16/2010
SYRINGA BANCORP	CIC	Hilario John Arguinchona and Karen Arguinchona for retroactive approval to retain 31.82 percent control of Syringa Bancorp, and thereby retain control of Syringa Bank, both of Boise, Idaho.	Newspaper: Federal Register:	06/28/2010 05/28/2010

\* 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
2453132	PIERCE CMRL BK, TACOMA, WASHINGTON	07/13/2009	05/06/2010	SN	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act