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**Federal Reserve Release**

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*H.2*

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

*No. 27*

*Week Ending July 3, 2010*

Bank Holding Companies

Premier Commerce Bancorp, Inc., Palos Hills, Illinois -- to become a bank holding company and to acquire G.R. Bancorp, Ltd., Grand Ridge, and its subsidiary bank, The First National Bank of Grand Ridge.

- Approved, July 1, 2010

Forms

Forms -- initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H (Reg H-3).

- Proposed, June 30, 2010

Forms -- final Board review to extend without revision the interagency Transfer Agent Registration and Amendment Form (TA-1).

- Approved, July 1, 2010

Enforcement

BNB Financial Services Corporation, New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, June 28, 2010

Cecil Bancorp, Inc., Elkton, Maryland, and Cecil Bank -- written agreement with the Federal Reserve Bank of Richmond and the State of Maryland Commissioner of Financial Regulation.

- Announced, July 2, 2010

Citizens Bancshares Co., Chillicothe, Missouri -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, June 29, 2010

**Enforcement**

Greensburg Bancshares, Inc., Greensburg, Louisiana -- written agreement with the Federal Reserve Bank of Atlanta and the Louisiana Office of Financial Institutions.

- Announced, July 1, 2010

NBN Corporation, Newport, Tennessee -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, July 1, 2010

OptimumBank Holdings, Inc., Fort Lauderdale, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, June 29, 2010

Smithtown Bancorp, Inc., Hauppauge, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, June 28, 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

Isabella Bank, Mount Pleasant, Michigan -- to establish a branch at 2222 North Saginaw Road, Midland.

- Approved, June 28, 2010

**Bank Holding Companies**

## Kansas City

3MV Bancorp, Inc., Omaha, Nebraska -- relief from a commitment.

- Approved, June 29, 2010

## New York

American Community Bancorp Inc., Glen Cove, New York -- to become a bank holding company and to acquire American Community Bank, Glen Cove.

- Approved, June 28, 2010

## San Francisco

Mission Community Bancorp, San Luis Obispo, California; Carpenter Fund Manager GP, LLC, Irvine; Carpenter Fund Management, LLC; Carpenter Community Bancfund, L.P.; Carpenter Community Bancfund-A, L.P.; Carpenter Community Bancfund-CA, L.P.; CCFW, Inc; and SCJ, Inc. -- to form a wholly owned subsidiary, Mission Asset Management, Inc., San Luis Obispo, and thereby engage in extending credit and servicing loans.

- Approved, June 30, 2010

**Bank Holding Companies**

New York

Morgan Stanley, New York, New York -- to retain Morgan Stanley Private Bank, N.A., Purchase, New York, on conversion of Morgan Stanley Trust, Jersey City, New Jersey, to a national charter.

- Approved, June 30, 2010

New York

Urban National Holding Corp., New York, New York -- to become a bank holding company and to acquire Metropolitan Bank Holding Corp., New York, and indirectly acquire Metropolitan National Bank.

- Withdrawn, July 1, 2010

**Bank Mergers**

St. Louis

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

- Withdrawn, June 29, 2010

Chicago

Central State Bank, Elkader, Iowa -- to merge with Corridor State Bank, Coralville, and thereby establish branches at 2530 Corridor Way and 202 North Linn Street, Iowa City.

- Approved, June 30, 2010

**Bank Premises**

San Francisco

United Security Bank, Fresno, California -- to increase its investment in bank premises.

- Returned, June 30, 2010

**Banks, Foreign**

Director, BS&R

BNP Paribas, Paris, France -- waiver of the remainder of notification period to establish a branch in New York, New York.

- Granted, July 2, 2010

Director, BS&R

Fortis Bank SA/NV, Brussels, Belgium -- to operate a temporary branch pursuant to Regulation K.

- Approved, July 2, 2010

Director, BS&R

National Agricultural Cooperative Federation, Seoul, Korea -- to establish a representative office in New York, New York.

- Approved, June 29, 2010

**Banks, State Member**

Secretary

East West Bank, Pasadena, California -- to make certain public welfare investments.

- Approved, June 30, 2010

**Banks, State Member**

Secretary

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments.  
- Approved, July 1, 2010

**Change in Bank Control**

Secretary

Chino Commercial Bancorp, Chino, California -- to retain control of Chino and its subsidiary bank, Chino Commercial Bank, National Association, Chino.  
- Permitted, June 29, 2010

Dallas

Green Bancorp, Inc., Houston, Texas -- change in bank control of Green Bancorp and its subsidiary bank, Green Bank, National Association, Houston (three notices).  
- Permitted, June 29, 2010

Minneapolis

Lake Shore Wisconsin Corporation, Kohler, Wisconsin -- change in bank control of Lake Shore and its subsidiary bank, Hiawatha National Bank, Hager City.  
- Permitted, July 1, 2010

San Francisco

Syringa Bancorp, Boise, Idaho -- to retain control of Syringa Bancorp and its subsidiary bank, Syringa Bank, Boise.  
- Permitted, July 1, 2010

Extensions of Time

Kansas City

Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas -- extension to October 7, 2010, to acquire shares of Stockgrowers Banc Corporation, Ashland, and its subsidiary banks, Stockgrowers State Bank of Ashland, and Peoples Bank, Coldwater.

- Granted, July 1, 2010

International Operations

Director, BS&R

The Bank of New York Mellon, New York, New York -- waiver of the remainder of the prior-notification period to make an additional investment in The Bank of New York Mellon S.A./N.V., Brussels, Belgium.

- Granted, July 1, 2010



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
First Community Bancorp, Inc.	* 3A1	Application by First City Fund Corporation and First Community Bancorp, Inc., both of New Haven, Connecticut, to become a bank holding company and stock bank holding company, respectively, by acquiring Start Community Bank, New Haven, Connecticut, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO BRASIL S.A.	FBSEA	Banco do Brasil S.A., Brasilia, Brazil, to establish an additional branch at 600 Fifth Avenue and later relocate to 11 West 42nd Street, both of New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
WOORI FINANCE HOLDINGS CO., LTD.	* 3A3	Woori Finance Holdings Co., Ltd, Seoul, Korea, to acquire at least 51 percent of the voting shares of Hanmi Financial Corp., Los Angeles, California, and thereby indirectly acquire Hanmi Bank ("Hanmi"), Los Angeles, California, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 07/26/2010

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper: Federal Register:	Not available 07/20/2010

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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
3616309	MONUMENT BK, DOYLESTOWN, PENNSYLVANIA	11/23/2009	06/21/2010	S	Small Bank

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 July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Standard Financial Corp.	* 3A1	Standard Financial Corp., Murrysville, Pennsylvania, to become a bank holding company through the acquisition of 100% of the voting shares of Standard Bank, PaSB, Murrysville, Pennsylvania	Newspaper:	07/22/2010
			Federal Register:	07/19/2010

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST AMERICAN FINANCIAL MANAGEMENT COMPANY	* 3A1	First American Financial Management Company, Salisbury, North Carolina, to become a bank holding company through the acquisition of 51% of the voting securities of Community Bank of Rowan, Salisbury, North Carolina.	Newspaper: Federal Register:	Not available 07/30/2010
FIRST NATIONAL FINANCIAL GROUP, INC.	* 3A1	First National Financial Group, Inc., Shelby, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of First National Bank of Shelby, Shelby, North Carolina.	Newspaper: Federal Register:	08/02/2010 07/30/2010
PALMETTO BANCSHARES, INC.	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper: Federal Register:	Not available 07/20/2010
UNION FIRST MARKET BANK	* 18C	Union First Market Bank, Richmond, Virginia, to merge with The Rappahannock National Bank, Washington, Virginia.	Newspaper: Federal Register:	08/04/2010 Not applicable
UNION FIRST MARKET BANK	* 18C	Union First Market Bank, Richmond, Virginia, to merge with Northern Neck State Bank, Warsaw, Virginia.	Newspaper: Federal Register:	08/04/2010 Not applicable



District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCTENN CORP.	* 3A3	BancTenn Corp., Kingsport Tennessee, to acquire up to 20 percent of the outstanding shares of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.	Newspaper:	07/13/2010
			Federal Register:	Not available
MANSURA BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Anthony Jennings Roy, III, to retain 26.57 percent of the outstanding shares of Mansura Bancshares, Inc., Mansura, Louisiana, and its subsidiary, The Cottonport Bank, Cottonport, Louisiana	Newspaper:	07/19/2010
			Federal Register:	07/20/2010

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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
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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
675332	SUNTRUST BK, ATLANTA, GEORGIA	05/07/2007	06/22/2010	S	Large Bank

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 July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HARBOR BANCORP, INC.	* 3A1	Harbor Bancorp, Inc., Edenton, North Carolina, to become a bank holding company by acquiring 100 percent of the voting shares of West Town Savings Bank, Cicero, Illinois.	Newspaper: Federal Register:	Not available Not available
Spring Capital	* 3A1	Spring Capital, Chicago, Illinois, to become a bank holding company by acquiring Shelf Charter Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	06/14/2010 07/16/2010
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: Federal Register:	06/14/2010 07/16/2010

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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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.

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- 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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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
134848	TEUTOPOLIS ST BK, TEUTOPOLIS, ILLINOIS	02/22/2010	06/11/2010	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	



**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DAIRYLAND BANK HOLDING CORPORATION	4c8	Dairyland Bank Holding Corporation, La Crosse, Wisconsin, proposes to engage, de novo, in lending activities.	Newspaper: Federal Register:	Not applicable Not available
FIDELITY HOLDING COMPANY	CIC	Change in Control Notice by Paul Bennett Lewis, Mendota Heights, Minnesota, to gain control of Fidelity Holding Company, Minnetonka, Minnesota, and thereby gain control of Fidelity Bank, Edina, Minnesota.	Newspaper: Federal Register:	07/15/2010 07/16/2010
FIRST HOLDING COMPANY OF PARK RIVER, INC	* 3A3 * 3A1	First Holding Company of Park River, Inc., Park River, North Dakota, to acquire 100% of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota, and Sheyenne Bancorp, Inc., Park River, North Dakota, to become a bank holding company by acquiring 100 percent of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota.	Newspaper: Federal Register:	Not available 07/22/2010
VISION BANCSHARES, INC.	CIC	Change in Control Notice by Margaret Morton, Eden Prairie, Minnesota, to acquire and retain control of Vision Bancshares, Inc., Saint Louis Park, Minnesota, and thereby indirectly acquire and retain control of Vision Bank, Saint Louis Park, Minnesota.	Newspaper: Federal Register:	Not available 07/16/2010

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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.

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

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- 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
456157	PEOPLES BK WI, HAYWARD, WISCONSIN	01/25/2010	06/24/2010	O	Int Sm Bank
445852	WESTERN BK OF WOLF POINT, WOLF POINT, MONTANA	03/02/2010	06/23/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNISTER BANCSHARES, INC.	CIC	Notification submitted by The Bannister Bancshares Irrevocable Trust dated May 21, 2010, and Peter J. Fiene, as Trustee, both of Overland Park, Kansas, to acquire control of Bannister Bancshares Inc., Kansas City, Missouri, parent of Union Bank, Kansas City, Missouri.	Newspaper:	07/12/2010
			Federal Register:	07/20/2010
FRB INVESTMENTS, INC.	* 3A1	FRB Investments, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Omega Capital Corp., Centennial, Colorado, parent of Front Range Bank, Lakewood, Colorado.	Newspaper:	07/25/2010
			Federal Register:	07/22/2010
STURM FINANCIAL GROUP, INC.	4c8	Sturm Financial Group, Inc., proposes to engage in lending activities through Northern Lights, LLC, both in Denver, Colorado.	Newspaper:	Not applicable
			Federal Register:	07/20/2010

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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.

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

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

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

Institution	Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 32% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	Not available Not available
CAMERON FINANCIAL CORPORATION	CIC	Notice by Richard Earl Williams, Jr., Cameron, Texas, individually and as Trustee of the Richard E. Williams Exempt Trust; Debora Evans, Belton, Texas, individually and as Trustee of the Debora Evans Exempt Trust; Richard Earl Williams, Jr. and Debora Evans as co-Trustees of (i) the Williams Family Exempt Trust, (ii) the Victoria Grace Williams Special Trust, (iii) the Thomas Joseph Evans 2002 Trust and (iv) the Elizabeth Ashton Williams 2002 Trust, all of Cameron, Texas; and Richard E. Williams, Jr., Debora Evans and the above named trusts, collectively ("the "Williams Family Group"), to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of Cameron Financial Corporation and indirectly control its subsidiary, Classic Bank, N.A., both of Cameron, Texas.	Newspaper: Federal Register:	Not available 07/09/2010
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
FIRST TEXAS BHC, INC.	4c8	Post-notice by First Texas BHC, Inc., Fort Worth, Texas, to engage de novo in lending and servicing activities through SWB Recovery, Inc., Fort Worth, Texas, pursuant to Section 4(c) (8) of the Bank Holding Company Act and Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 07/16/2010

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending July 3, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AltaPacific Bancorp	* 3A1	AltaPacific Bancorp to become a bank holding company by acquiring 100 percent of AltaPacific Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available Not available
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
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 07/19/2010
MERCHANTS HOLDING COMPANY	CIC	Yvonne LeMaitre, Woodland, California, co-trustee of the Bolton Family Trust, to retain 25 percent or more of Merchants Holding Company and thereby control Merchants National Bank of Sacramento, both of Sacramento, California.	Newspaper: Federal Register:	Not available 07/21/2010
OCEANIC HOLDING (BVI) LIMITED	CIC	John Kim Chuy Ng, San Juan, Philippines, to acquire 27.78 percent of Oceanic Holding (BVI) Limited, Tortola, British Virgin Islands, and thereby indirectly acquire control of Oceanic Bank Holdings, Inc., and Oceanic Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available 07/22/2010
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
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	Not available 04/27/2010

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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
1158832	PACIFIC ST BK, STOCKTON, CALIFORNIA	10/05/2009	06/28/2010	NI	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act