
Federal Reserve Release



H.2

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

No. 31

Week Ending July 31, 2010

Advisory Councils

Consumer Advisory Council -- request for nominations for ten new members.

- Announced, July 26, 2010

Regulations and Policies

Regulation H (Membership of State Banking Institutions in the Federal Reserve System) -- final interagency rules to implement the Secure and Fair Enforcement for Mortgage Licensing Act registration requirements for mortgage loan originators employed by federally regulated depository institutions.

- Announced, July 28, 2010

Enforcement

BOV Holding Company, Versailles, Missouri, and Bank of Versailles -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, July 28, 2010

Community Valley Bancorp, Chico, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, July 29, 2010

Farmers State Bank, Faith, South Dakota -- written agreement with the Federal Reserve Bank of Minneapolis and the State of South Dakota Department of Revenue and Regulation, Division of Banking.

- Announced, July 28, 2010

Macatawa Bank Corporation, Holland, Michigan -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, July 29, 2010

Enforcement

Metro North Bancshares, Inc., Elk River, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, July 28, 2010

North State Bancshares, Inc., Shakopee, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, July 29, 2010

NOVA Financial Holdings, Inc., Berwyn, Pennsylvania -- written agreement with the Federal Reserve Bank of Philadelphia.

- Announced, July 26, 2010

Premier Financial Bancorp, Inc., Huntington, West Virginia; Abigail Adams National Bancorp, Inc., Washington, D.C.; and Consolidated Bank and Trust Company, Richmond, Virginia -- written agreement with the Federal Reserve Bank of Richmond and the Virginia State Corporation Commission Bureau of Financial Institutions.

- Announced, July 30, 2010

H.2 Actions under delegated authority

July 25, 2010 to July 31, 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

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 7820 Burnet Road, Austin.

- Approved, July 28, 2010

Bank Holding Companies

San Francisco

Castle Creek Capital Partners III, LP; Rancho Santa Fe, California; Castle Creek Capital III LLC; Eggemeyer Capital LLC; Ruh Capital LLC; and Legions IV Advisory Corp. -- to increase their interest in First Chicago Bancorp, Chicago, Illinois.

- Approved, July 30, 2010

San Francisco

Community Bancshares, Inc., Joseph, Oregon -- to acquire shares of BEO Bancorp, Heppner, and Bank of Eastern Oregon.

- Withdrawn, July 27, 2010

Kansas City

Evergreen Bancorporation, Evergreen, Colorado -- to acquire shares of Clear Creek National Bank, Georgetown.

- Approved, July 30, 2010

Bank Holding Companies

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Approved, July 29, 2010

Director, BS&R

Wells Fargo & Company, San Francisco, California, and Wells Fargo Bank, National Association -- extension of time and relief from a commitment.

- Granted, July 30, 2010

San Francisco

Zions Bancorporation, Salt Lake City, Utah -- to acquire, through NetDeposit, LLC, Salt Lake City, the assets of Creative Cash Flow Solutions, Ltd., Lindenhurst, New York, and thereby engage in data processing services.

- Withdrawn, July 27, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Bayside Savings Bank, Port Saint Joe, Florida, and Coastal Community Bank, Panama City Beach, and to retain the acquired facilities as branches.

- Approved, July 30, 2010

Extensions of Time

St. Louis

Centennial Bank, Conway, Arkansas -- extension to November 10, 2010, to establish a mobile branch in Saline County.

- Granted, July 27, 2010

International Operations

Director, BS&R

PNC Bank, National Association, Wilmington, Delaware -- to establish Harris Williams UK Holdings LLC, Richmond, Virginia, as an agreement corporation, and waiver of remainder of notification period for it to invest in Harris Williams & Co. Ltd., London, United Kingdom.

- Approved, July 26, 2010

Regulations and Policies

Director, C&CA

Regulation Z (Truth in Lending) -- annual adjustment of the dollar amount that triggers additional disclosure requirements for home mortgage loans with rates or fees above a certain amount.

- Announced, July 30, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 31, 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 July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MILLBROOK	* 18C	Bank of Millbrook, Millbrook, New York, requests approval to merge with The Stissing National Bank of Pine Plains, Pine Plains, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	08/21/2010 Not applicable
CHINA INVESTMENT CORPORATION	* 3A3	China Investment Corporation, Beijing, China, to acquire more than 5% of the voting shares of Morgan Stanley, New York, New York, and thereby indirectly acquire voting shares of Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, Morgan Stanley Private Bank, National Association, Purchase, New York, and Morgan Stanley Trust National Association, Wilmington, Delaware, pursuant to Section 3(a) (3) of the BHC Act.	Newspaper: Federal Register:	Not available 08/25/2010
EMIGRANT BANCORP, INC.	4c8	Emigrant Bancorp, Inc., New York, New York, to convert New York Private Bank & Trust, FSB, Wilmington, Delaware, its federal savings bank subsidiary, to New York Private Trust Company, a trust company, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, and thereby engage in trust company functions.	Newspaper: Federal Register:	Not applicable Not available

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	07/20/2010

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANCORP, INC.	* 3A3	Applications by Community Trust Bancorp,	Newspaper:	08/23/2010
	* 3A5	Inc., Pikeville, KY to acquire LaFollette First	Federal Register:	Not available
	* 18C	National Corporation, LaFollette, TN;		
	* Branch	Community Trust Bancorp, Inc., Pikeville, KY to acquire First National Bank of LaFollette, LaFollette, TN; and Community Trust Bank, Inc., Pikeville, KY to merge with First National Bank of LaFollette, LaFollette, TN and incident thereto establish branch offices.		

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
614313	STATE B&TC, DEFIANCE, OHIO	04/05/2010	07/22/2010	S	Large Bank

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 July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED FINANCIAL BANKING COMPANIES, INC.	CIC	Jeffrey T. Valcourt, JNV Limited Partnership, II, and JNV Limited Partnership, III, all of Arlington, Virginia, acting in concert to control 33.77% of the voting shares of United Financial Banking Companies, Inc., Vienna, Virginia.	Newspaper:	08/08/2010
			Federal Register:	08/11/2010

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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

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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
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 July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST UNITED BANK	* Branch	1st United Bank, Boca Raton, Florida, to establish a branch located at 3400 Coral Way, Miami, Florida, to be know as the 1st United Bank Coral Way Office.	Newspaper: Federal Register:	08/23/2010 Not applicable
FBD HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Shelby Cicero Peeples, Jr., Dalton, Georgia, to acquire an additional 27.70 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia. Total pro forma ownership will equal 32.22 percent.	Newspaper: Federal Register:	Not available Not available
FBD HOLDING COMPANY, INC.	CIC	After-the-fact change in control notice filed by Shelby Cicero Peeples, Jr., Jane Peeples Stanfield, Margaret Willena Peeples, Willena Michelle Evans, and John Pickens Neal, III, all of Dalton, Georgia, William Bryan Peeples, Amy Lynn Peeples, George Thomas Peeples, Vickie Defoor Peeples, and Syndi Peeples Paris, all of Ringgold, Georgia, John P. Neal, III, as trustee for Asa Wallace Peeples Trust, Rhett Shelby Peeples Trust, and Ellys Allene Peeples, Joseph T. Tuggle, Jr., as trustee for Sydni McCall Peeples Irrevocable Inter Vivos Trust, and Willena Michelle Stanfield Irrevocable Inter Vivos Trust, to retain 60.94 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia.	Newspaper: Federal Register:	Not available Not available
FIRST CITIZENS BANKSHARES, INC.	CIC	Prior change in control notice filed by Mark Van Smith, Savannah, Georgia, to acquire up to an additional 20.75 percent of the outstanding shares of First Citizens Bankshares, Inc., and its subsidiary, First Citizens Bank, both of Glennville, Georgia. Total pro forma ownership will not exceed 58.98	Newspaper: Federal Register:	Not available 08/09/2010
FIRST FARMERS AND MERCHANTS BANK	* Branch	First Farmers & Merchants Bank, Columbia, Tennessee, to establish a branch located at 4871 Port Royal Road, Spring Hill, Tennessee.	Newspaper: Federal Register:	08/09/2010 Not applicable
FIRST PEOPLES BANCORP, INC.	* 3A1	First Peoples Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Peoples Bank of Tennessee, both of Jefferson City, Tennessee.	Newspaper: Federal Register:	08/23/2010 08/27/2010
NAPLES BANCORP, INC.	CIC	After-the-fact change in control notice filed by Kenneth Richard Murray, Naples, Florida to retain 39.67 percent of the outstanding shares of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples, both of Naples, Florida.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH AMERICAN FINANCIAL HOLDINGS, INC.	* 3A3 4c8	North American Financial Holdings, Inc., Charlotte, North Carolina (NAFH), to acquire up to 100 percent of the outstanding voting shares of TIB Financial Corp., and its subsidiary, TIB Bank, both of Naples, Florida. In addition, NAFH proposes to indirectly acquire 100 percent of the voting shares of Naples Capital Advisors, Inc., Naples, Florida, and thereby engage in investment and financial advisory activities.	Newspaper: Federal Register:	08/23/2010 08/20/2010
PRIME MERIDIAN HOLDING COMPANY	3A1	Prime Meridian Holding Company, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Prime Meridian Bank, both of Tallahassee, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED LEGACY BANK	* Branch	United Legacy Bank, Winter Park, Florida, to establish a branch located at 425 US Highway 17-92 South, Longwood, Florida, to be know as the United Legacy Bank-Longwood Office.	Newspaper: Federal Register:	08/09/2010 Not applicable
Vantage Bancshares, Inc.	3A1	Vantage Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Vantage Bank of Alabama, both of Albertville, Alabama.	Newspaper: Federal Register:	Not applicable Not applicable

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.

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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
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 July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$200,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders which are considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 08/16/2010
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	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:	08/05/2010 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:	08/05/2010 07/16/2010

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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653648	FIRST AMER BK, FORT DODGE, IOWA	01/25/2010	07/09/2010	O	Large 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 July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKWOOD BANCORPORATION OF NEVADA, INC.	* 3A3	Kirkwood Bancorporation Co., Bismarck, North Dakota and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, to acquire 100% of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
865450	PROFINIUM FNCL, TRUMAN, MINNESOTA	10/19/2009	07/26/2010	O	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 July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Union National Bancshares, Inc., parent of Union Bank of Chandler, both in Chandler, Oklahoma.	Newspaper:	08/21/2010
			Federal Register:	08/23/2010
UINTA BANK	* Branch	Uinta Bank, Mountain View, Wyoming, to establish a branch at 120 Yellow Creek Road, Evanston, Wyoming.	Newspaper:	08/16/2010
			Federal Register:	Not applicable
WESTERN INVESTMENT GROUP, LLC	* 3A1	Western Investment Group, LLC, to become a bank holding company through the acquisition of 92.5 percent of the voting shares of Western Bancshares, Inc., both in Curtis, Nebraska. Western Bancshares, Inc., to become a bank holding company through the acquisition of Curtis Bancorporation Inc., parent of Curtis State Bank, all in Curtis, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
157856	FIRST B&TC, CLINTON, OKLAHOMA	04/26/2010	07/22/2010	S	Small Bank

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 July 31, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN BANCORP, INC.	* 3A5	Austin Bancorp, Inc., Jacksonville, Texas; JSA Family Limited Partnership, Jacksonville, Texas; Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas; and TEB, Inc., Shreveport, Louisiana, to acquire Frankston Bancorp, Inc., Frankston, Texas, and indirectly acquire FDB, Inc., Dover, Delaware, and First State Bank, Frankston, Texas.	Newspaper: Federal Register:	Not available 08/23/2010
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas to establish a mobile branch to stop 23500 Cristo Rey Drive, Cupertino, Santa Clara County, California 95014.	Newspaper: Federal Register:	07/31/2010 Not applicable
FIRST SAN BENITO BANCSHARES CORPORATION	CIC	Cecil R. Simmons, San Benito, Texas, individually; Cecil R. Simmons, San Benito, Texas, Leonard P. Simmons, San Benito, Texas, Anita Simmons Boswell, Harlingen, Texas, and Michael Scott, Raymondville, Texas (the "Director Group"); Cecil R. Simmons and Juana Simmons, San Benito, Texas, Anita Simmons Boswell, Harlingen, Texas, Sarah Simmons Hays, Evergreen, Colorado, and Dolores Simmons, San Benito, Texas (the "Cecil Simmons Family Group"); and Leonard P. Simmons and Mary Beth Simmons, San Benito, Texas, Delores M. Simmons, San Benito, Texas, Ricardo Leal, Harlingen, Texas, Audrey Simmons Hooks, Austin, Texas, Samuel Simmons, Harlingen, Texas, and Ernest Nash, III, Harlingen, Texas (the "Leonard Simmons Family Group")(collectively the "Notificants") to acquire 25 percent or more of the shares and thereby control of First San Benito Bancshares Corporation, San Benito, Texas, and indirectly acquire First Community Bank, National Association, San Benito, Texas.	Newspaper: Federal Register:	Not available Not available
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 08/27/2010
WESTERN BANK	* Branch	Western Bank, Lordsburg, New Mexico, to establish a branch to be located at 200 West Rex Allen Drive, Willcox, Arizona.	Newspaper: Federal Register:	Not available Not applicable

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
60143	COMERICA BK, DALLAS, TEXAS	09/09/2008	11/15/2008	O	Large Bank

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 July 31, 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:	Not available
			Federal Register:	04/15/2010
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:	04/15/2010
			Federal Register:	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:	04/29/2010
			Federal Register:	04/27/2010

District: 12

Federal Reserve Bank of San Francisco

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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