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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. 36*

*Week Ending September 4, 2010*

### Testimony and Statements

Acquisition of Wachovia Corporation by Wells Fargo & Company -- statement by Scott G. Alvarez, general counsel, before the Financial Crisis Inquiry Commission.

- Published, September 1, 2010

Causes of the Recent Financial and Economic Crisis -- statement by Chairman Ben S. Bernanke before the Financial Crisis Inquiry Commission.

- Published, September 2, 2010

### Bank Holding Companies

China Investment Corporation, Beijing, People's Republic of China -- to acquire indirectly up to 10 percent of the voting shares of Morgan Stanley, New York, New York.

- Approved, August 31, 2010

### Bank Mergers

Metcalf Bank, Lee's Summit, Missouri -- to acquire certain assets and assume certain liabilities of four branches of The First National Bank of Olathe, Olathe, Kansas, and thereby establish branches.

- Approved, September 1, 2010

### Forms

Forms -- final Board review to extend without revision the Surveys of Board Publications (FR 1373a,b), Interagency Bank Merger Act Application (FR 2070), Interagency Notice of Change in Bank Control (FR 2081a), Interagency Notice of Change in Director or Senior Executive Officer (FR 2081b), and Interagency Biographical and Financial Report (FR 2081c), and Recordkeeping and Disclosure Requirements Associated with Regulation R (FR 4025).

- Approved, August 31, 2010

Regulations and Policies

Regulation GG (Prohibition on Funding of Unlawful Internet Gambling) -- petition for a rulemaking by the Poker Players Alliance requesting that the Board and Department of the Treasury exclude Internet pari-mutuel animal racing and "skill games" offered on the Internet (including poker) from the scope of the regulation.

- Denied, August 31, 2010

Enforcement

First American Bancorp, Greenwood Village, Colorado, and First American State Bank -- written agreement with the Federal Reserve Bank of Kansas City and the State of Colorado Division of Banking.

- Announced, August 31, 2010

First Community Bank, Taos, New Mexico -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, August 31, 2010

First National Bancorporation of Stoughton, Inc., Stoughton, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, September 2, 2010

Highland Bancshares, Inc., St. Michael, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, August 30, 2010

Oregon Community Bank & Trust, Oregon, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago and the State of Wisconsin Department of Financial Institutions.

- Announced, September 2, 2010

**Enforcement**

Osceola Bancorporation, Inc., Osceola, Wisconsin -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, September 2, 2010

Sunrise Bank, Cocoa Beach, Florida -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, August 30, 2010

UCB Financial Group, Inc., Atlanta, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, August 30, 2010

## **H.2 Actions under delegated authority**

**August 29, 2010 to September 4, 2010**

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**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**

#### Richmond

Bank of Clarke County, Berryville, Virginia -- to establish a branch at 21 Main Street, Round Hill.

- Approved, September 1, 2010

### **Bank Holding Companies**

#### Dallas

Austin Bancorp, Inc., Jacksonville, Texas, et al. -- to acquire Frankston Bancorp, Inc., Frankston, and thereby acquire FDB, Inc., Dover, Delaware, and First State Bank, Frankston, Texas.

- Approved, August 30, 2010

#### Director, BS&R

Bank of America Corporation, Charlotte, North Carolina -- request for an exemption from section 23A of the Federal Reserve Act and Regulation W to allow Bank of America, National Association, Charlotte, to purchase certain loans originated by its affiliate, Merrill Lynch & Company, Inc.

- Granted, September 3, 2010

#### Richmond

First American Financial Management Company, Salisbury, North Carolina -- to become a bank holding company and to acquire shares of Community Bank of Rowan, Salisbury.

- Withdrawn, September 2, 2010

**Bank Holding Companies**

Atlanta

First Peoples Bancorp, Inc., Jefferson City, Tennessee -- to become a bank holding company and to acquire First Peoples Bank of Tennessee, Jefferson City.

- Approved, September 3, 2010

Kansas City

Geneva State Company, Geneva, Nebraska -- waiver of application to acquire Fairmont Farmers State Company, Fairmont, in connection with the merger of their respective subsidiary banks, Geneva State Bank, Geneva, and Farmers State Bank, Fairmont.

- Granted, August 31, 2010

Dallas

Independent Bank Group, Inc., McKinney, Texas -- to acquire by merger Farmersville Bancshares, Inc., Farmersville, and thereby acquire First Bank.

- Approved, September 3, 2010

Minneapolis

Stonebridge Bancorporation, Minneapolis, Minnesota -- to acquire Shakopee Bancorporation, Inc., Shakopee, and thereby acquire Citizens State Bank of Shakopee.

- Approved, August 31, 2010

**Change in Bank Control**

Kansas City

Delphos, Inc., Delphos, Kansas -- change in bank control of Delphos and its subsidiary bank, State Bank of Delphos, Delphos.

- Withdrawn, September 3, 2010

Change in Bank Control

Richmond

Heritage Bancshares, Inc., Mannington, West Virginia -- to retain control of Heritage and its subsidiary bank, First Exchange Bank, Mannington.

- Permitted, September 2, 2010

Minneapolis

Treasure Bancorp, Inc., Plentywood, Montana -- change in bank control of Treasure and its subsidiary bank, Montana State Bank, Plentywood.

- Permitted, August 30, 2010

Extensions of Time

Richmond

CapGen Capital Group III LLC, New York, New York, and CapGen Capital Group III LP -- extension to December 3, 2010, to increase their investment in Seacoast Banking Corporation of Florida, Stuart, Florida, and Seacoast National Bank.

- Granted, September 2, 2010

St. Louis

Tennessee Central Bancshares, Inc., Parsons, Tennessee -- extension to December 10, 2010, for change in bank control of Tennessee Central and its subsidiary bank, Community South Bank, Parsons.

- Granted, September 2, 2010

**International Operations**

New York

JPMorgan Chase & Co., New York, New York -- waiver from the aggregate investment limit of Regulation K in connection with an internal reorganization involving certain United Kingdom-based subsidiaries.

- Withdrawn, August 31, 2010

**Membership**

St. Louis

Evolve Bank & Trust, West Memphis, Arkansas -- to become a member of the Federal Reserve System.

- Approved, August 30, 2010

**Regulations and Policies**

FOMC

Federal Open Market Committee -- minutes of the meeting on August 10, 2010.

- Published, August 31, 2010



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Sugar River Bancorp, MHC	* 3A1	Application by Sugar River Bancorp, MHC, Newport, New Hampshire to become a mutual bank holding company through the acquisition of 100% of the voting shares of Sugar River Bank, Newport, New Hampshire, pursuant to section 3(a)(1) of the BHC Act.	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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
35301	STATE STREET B&TC, BOSTON, MASSACHUSETTS	01/20/2009	05/03/2009	O	Whole/Ltd Purp

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 September 4, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand five hundred additional shares of The Adirondack Trust Company,(the "Bank")both of Saratoga Springs, New York and after the fact approval for one hundred and eight shares for the Bank.	Newspaper:	09/15/2010
			Federal Register:	09/10/2010

**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 September 4, 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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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 September 4, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PNC BANK INTERNATIONAL	Investment	Prior Notice by PNC Bank International, Pittsburgh, Pennsylvania, to make an additional approximate investment of \$484 million in connection with the formation of The PNC Financial Services UK Limited, London, England, which will be a wholly-owned subsidiary of a newly formed Luxembourg company, The PNC Financial Services Holding Luxembourg Sarl pursuant to section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
RICHWOOD BANKING COMPANY, INC., THE	* Branch Premises	Notice by The Richwood Banking Company, Richwood, OH to establish a branch at 1512 West William Street, Delaware, OH and request permission to exceed its limit of investment in premises.	Newspaper: Federal Register:	Not available Not applicable

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.

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
568126	ST HENRY BK, SAINT HENRY, OHIO	06/01/2010	08/30/2010	S	Small 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 September 4, 2010**

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

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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- 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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending September 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish the following branches: 3810 Richmond Avenue, Houston, Texas; and 1000 Memorial Mall, Houston, Texas.	Newspaper:	09/13/2010
			Federal Register:	Not applicable
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:	08/24/2010
			Federal Register:	08/18/2010
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:	Not applicable
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**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.

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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 September 4, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 08/23/2010
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5 * 18C * Branch	Hometown Community Bancorp, Inc., and Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust, both located in Morton, Illinois, to merge with CSBC Financial Corporation, Cropsey, Illinois, and thereby indirectly acquire Citizens State Bank of Cropsey, Cropsey, Illinois, and by Morton Community Bank, Morton, Illinois, to merge with Citizens State Bank of Cropsey, Cropsey, Illinois, and thereby to establish two branches.	Newspaper: Federal Register:	Not available 10/04/2010
TCSB BANCORP, INC.	CIC	Notice by The Thomas C. Pangborn Trust ("Trust") with Thomas C. Pangborn as trustee, and the Trust, together with Thomas C. Pangborn, Traverse City, Michigan, Heidi M. Pangborn, Traverse City, Michigan, Emily Davies, Oakland California, and Christine A. Wherry, Chicago, Illinois, as a group acting in concert, to acquire in excess of 25 percent of the outstanding shares of TCSB Bancorp, Inc., Traverse City, Michigan, and thereby indirectly acquire control of Traverse City State Bank, Traverse City, Michigan.	Newspaper: Federal Register:	Not available 09/22/2010
Zaring Group Holdings LLC	* 3A1	Zaring Group Holdings LLC., Riverwoods, Illinois, to become a bank holding company by acquiring 75.1 percent of the voting shares of First Suburban Bancorp Corporation, Maywood, Illinois, and thereby indirectly acquire First Suburban National Bank, Maywood, Illinois.	Newspaper: Federal Register:	Not available 10/04/2010

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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238139	FIRST BK MANHATTAN, MANHATTAN, ILLINOIS	11/17/2008	03/23/2009	S	Small Bank
409649	UNION ST BK, ROCKWELL CITY, IOWA	11/13/2007	01/14/2008	S	Small Bank
2339964	VIKING ST B&T, DECORAH, IOWA	03/09/2009	07/02/2009	O	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 September 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK CORP	* 3A3	First Bank Corp, Fort Smith, Arkansas, to acquire 9.99 percent of Bankshares of Fayetteville, Inc., Fayetteville, Arkansas, and thereby indirectly acquire Bank of Fayetteville, Fayetteville, Arkansas.	Newspaper:	09/25/2010
			Federal Register:	10/01/2010

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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- 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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLIANCE BANK SHARES CORPORATION	CIC	Notice by Shawn Paul Weinand and Linda Lou Weinand, both of Tonka Bay, Minnesota, to acquire control of Alliance Bank Shares Corporation, Andover, Minnesota, and thereby indirectly gain control of 1st Regents Bank, Andover, Minnesota.	Newspaper: Federal Register:	Not available 09/24/2010
KIRKWOOD BANCORPORATION OF NEVADA, INC.	* 3A3	Kirkwood Bancorporation Co., Bismarck, North Dakota and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, to acquire 94.89% of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	Newspaper: Federal Register:	08/29/2010 09/03/2010

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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
126553	NORTH SHORE BK OF COMMERCE, DULUTH, MINNESOTA	05/10/2010	08/27/2010	S	Small 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 September 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CANON BANK CORPORATION	CIC	Notification by Daniel L. Tanner, Canon City, Colorado, to acquire control of Canon Bank Corporation, parent of Canon National Bank, both of Canon City, Colorado.	Newspaper: Federal Register:	Not available 09/20/2010
DELPHOS, INC.	CIC	Notification by Thomas D. McGavran, Minneapolis, Kansas, to acquire control of Delphos, Inc., parent of State Bank of Delphos, both of Delphos, Kansas.	Newspaper: Federal Register:	Not available 09/21/2010

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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603559	FARMERS ST BK, PHILLIPSBURG, KANSAS	04/14/2008	06/19/2008	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 September 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 9350 Mira Mesa, San Diego, San Diego County, California 92126.	Newspaper:	09/07/2010
			Federal Register:	Not applicable
MASON NATIONAL BANCSHARES, INC.	4c8	Mason National Bancshares, Mason, Texas, to engage de novo in lending activities pursuant to Section 225.28(b)(1) of Regulation Y, through the acquisition of loans from its subsidiary bank, Mason National Bank, Mason, Texas.	Newspaper:	Not applicable
			Federal Register:	09/24/2010
STEELE HOLDINGS, INC.	* 3A1	Steele Holdings, Inc., Tyler, Texas, to become a bank holding company by acquiring 100 percent of American State Bank, Arp, Texas.	Newspaper:	Not available
			Federal Register:	09/16/2010

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
253262	CITIZENS BK, SLATON, TEXAS	03/23/2009	05/28/2010	S	Small Bank
498456	FIRST ST BK, ABILENE, TEXAS	01/26/2009	11/02/2009	S	Small Bank
3607062	LONE STAR ST BK W TX, LUBBOCK, TEXAS	11/30/2009	10/05/2010	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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending September 4, 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 04/15/2010
G V BANCORP EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	GV Bancorp Employee Stock Ownership Plan to acquire additional voting shares of GV Bancorp and thereby indirectly acquire shares of Gunnison Valley Bank, all of Gunnison, Utah.	Newspaper: Federal Register:	Not available 10/01/2010
WELLS FARGO & COMPANY	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire more than 5 percent of the voting shares of Western Liberty Bancorporation, New York, New York, and thereby indirectly acquire more than 5 percent of the voting shares of Service 1st Bank of Nevada, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available 08/27/2010

**District: 12**

**Federal Reserve Bank of San Francisco**

**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
3597305	CAPITAL BK, SAN JUAN CAPISTRANO, CALIFORNIA	04/26/2010	08/31/2010	S	Small Bank
2640530	MISSION CMNTY BK, SAN LUIS OBISPO, CALIFORNIA	01/11/2010	08/26/2010	O	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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