

---

**Federal Reserve Release**

---



*H.2*

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

*No. 37*

*Week Ending September 11, 2010*

Banks, Foreign

Banco Davivienda, S.A., Bogota, Colombia -- to establish a branch in Miami, Florida, through the conversion of its Edge corporation subsidiary, Bancafe International.

- Approved, September 7, 2010

Forms

Forms -- to conduct the Interchange Transaction Fees Surveys (FR 3062).

- Approved, September 7, 2010

Monetary and Financial Policy

Term Deposit Facility -- authorization of ongoing small-value offerings of term deposits under the TDF.

- Approved, September 7, 2010

Personnel

Division of Research and Statistics -- appointment of Eric Engen, Michael Kiley, and Robin Prager as deputy associate directors and Arthur Kennickell and Jeffrey Campione as assistant directors.

- Announced, September 7, 2010

Enforcement

Bank of the Eastern Shore, Cambridge, Maryland -- written agreement with the Federal Reserve Bank of Richmond and the State of Maryland Commissioner of Financial Regulation.

- Announced, September 7, 2010

**Enforcement**

First Community Holding Company, Hammond, Louisiana -- written agreement with the Federal Reserve Bank of Atlanta and the Louisiana Office of Financial Institutions.

- Announced, September 9, 2010

Mountain West Financial Corp., Helena, Montana -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, September 7, 2010

Pacific Mercantile Bancorp, Costa Mesa, California, and Pacific Mercantile Bank -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, September 7, 2010

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

**September 5, 2010 to September 11, 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

Centennial Bank, Conway, Arkansas -- to establish a mobile branch in Lonoke County, Arkansas.

- Approved, September 7, 2010

#### Kansas City

First Bank of Utica, Utica, Nebraska -- to establish a branch at 801 1st Street, Friend.

- Approved, September 10, 2010

### **Bank Holding Companies**

#### Cleveland

Community Trust Bancorp, Inc., Pikeville, Kentucky -- to acquire LaFollette First National Corporation, LaFollette, Tennessee, and First National Bank of LaFollette, and for Bancorp's subsidiary bank, Community Trust Bank, Inc., Pikeville, to merge with First National Bank of LaFollette and thereby establish branches.

- Approved, September 7, 2010

#### Cleveland

Jane Kincaid LLC, Lexington, Kentucky -- to become a bank holding company and to acquire shares of Central Bancshares, Inc., Lexington.

- Withdrawn, September 9, 2010

#### Cleveland

Joan Kincaid LLC, Lexington, Kentucky -- to become a bank holding company and to acquire shares of Central Bancshares, Inc., Lexington.

- Withdrawn, September 9, 2010

**Bank Holding Companies**

San Francisco

One Main Street, LLC, New York, New York, and One Main Street Management LLC -- to become bank holding companies and to acquire Liberty Bank, Inc., Salt Lake City, Utah.

- Withdrawn, September 8, 2010

Atlanta

Southeastern Bank Financial Corporation, Augusta, Georgia -- to acquire Southern Bank & Trust, Aiken, South Carolina, upon its conversion to a state-chartered bank.

- Approved, September 10, 2010

**Change in Bank Control**

Kansas City

Bannister Bancshares, Inc., Kansas City, Missouri -- change in bank control of Bannister and its subsidiary bank, Union Bank, Kansas City.

- Withdrawn, September 7, 2010

St. Louis

Peoples Commerce Corporation, North Carrollton, Mississippi -- change in bank control of Peoples Commerce and its subsidiary bank, Peoples Bank and Trust Company, North Carrollton.

- Permitted, September 7, 2010

**Extensions of Time**

San Francisco

U & I Financial Corp., Lynnwood, Washington -- extension to December 10, 2010, to become a bank holding company and to acquire UniBank, Lynnwood.

- Granted, September 10, 2010

**Membership**

St. Louis

The Monticello Banking Company, Monticello, Kentucky -- to become a member of the Federal Reserve System.

- Approved, September 10, 2010

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 11, 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**

---

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 September 11, 2010**

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

---

NONE

**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
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 11, 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**

---

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 September 11, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH VALLEY BANCSHARES, INC.	CIC	Notice of Change in Bank Control by Clay P. Graham, Byran H. Graham, and James F. Graham, acting in concert, to acquire up to 26.67% of the outstanding voting shares of North Valley Bancshares, Inc. and thereby indirectly acquiring control of the North Valley Bank, both of Zanesville, OH and Notice of Change in Bank Control by Clay P.Graham, individually to acquire 10.13% of the outstanding voting shares of North Valley Bancshares, Inc.and thereby indirectly acquiring control of the North Valley Bank, both of Zanesville, OH	Newspaper:	Not available
			Federal Register:	09/29/2010

**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 September 11, 2010**

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

---

NONE

**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 September 11, 2010**

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

---

NONE

**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 September 11, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANK	* Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 31215 W. Fourteen Mile Road, Farmington Hills, Michigan.	Newspaper: Federal Register:	Not available Not applicable
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:	09/20/2010 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

**District: 7**

**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
NONE					

---

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 11, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BRANSON BANCSHARES, INC	CIC	Notice by Kendal L. Combs and Patricia A. Combs, both of Hollister, Missouri, to retain control of Branson Bancshares, Inc., Branson, Missouri.	Newspaper:	09/24/2010
			Federal Register:	Not available
EVOLVE BANK & TRUST	* Branch	Evolve Bank & Trust, West Memphis, Arkansas, to establish a branch facility to be located at 8000 Centerview Parkway, Suite 500, Cordova, Tennessee.	Newspaper:	09/24/2010
			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 September 11, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
AMERICAN BANCORPORATION OF MINNESOTA, INC.	CIC	Change in Control Notice by Margaret E. Thelen Revocable Trust dated January 5, 2000, Margaret E. Thelen, Trustee, Baxter, Minnesota, individually and as part of a group acting in concert along with John A. Thelen, Jr., Baxter, Minnesota, Nancy M. Shipman, Brainerd, Minnesota, Sharon M. Watland, Baxter, Minnesota, Robert T. Thelen, Baxter, Minnesota, Michael J. Thelen, Nisswa, Minnesota, Kathryn M. Stalheim, Oviedo, Florida, Steven D. Thelen, Tampa, Florida, Luke D. Shipman, Brainerd, Minnesota, Daniel J. Shipman, Brainerd, Minnesota, Elizabeth A. Shipman, Breezy Point, Minnesota, and Adam J. Shipman, Brainerd, Minnesota to retain control of American Bancorporation of Minnesota, Inc., Brainerd, Minnesota, and thereby indirectly retain control of American National Bank of Minnesota, Baxter, Minnesota.	Newspaper: Federal Register:	Not available Not available

**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 September 11, 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
CASS COUNTY STATE COMPANY	CIC	Notification by David H. Duey Revocable Trust, David H. Duey, Scottsbluff, Nebraska, trustee; Diana Duey Strokan Trust, Diana Duey Strokan, Plattsmouth, Nebraska, trustee; Ann Duey Revocable Trust, Ann Duey, Scottsbluff, Nebraska, trustee; Sara Lierman, Gretna, Nebraska, Laura Strickland, Brentwood, Tennessee, Dan Duey, Lincoln, Nebraska, Natasha Duran, Santa Fe, New Mexico, and Nathan Strokan, Plattsmouth, Nebraska; all members of the Duey Family Group, to retain control of Cass County State Company, parent of Cass County Bank, both of Plattsmouth, Nebraska.	Newspaper: Federal Register:	Not available 09/28/2010
COMMUNITY BANCSHARES, INC.	CIC	Notification submitted by Edward F. and Sharon R. Lueger, both of Seneca, Kansas; Eugene and Janet Lueger, both of St. Marys, Kansas; Galen and Carol A. Lueger, both of Goff, Kansas; Gerald J. and Karla Lueger, both of St. Marys, Kansas; James J. and Joan M. Lueger, both of Seneca, Kansas, individually and as trustees of the James J. and Joan M. Lueger Revocable Living Trust; Robert and Susan Lueger, both of Shorewood, Wisconsin, individually and as trustees of the Robert J. and Susan A. Lueger Trust; Thomas Lueger, Leslie Lueger, Thomas A. Lueger, and Debra Lueger, all of Plattsmouth, Nebraska; Mary L. and Steven Nelson, both of Parkville, Missouri; Bradley J. and Susan R. Lueger, both of Seneca, Kansas; Brian M. Lueger, Olathe, Kansas; Marissa A. Lueger, Seneca, Kansas; Russell A. Lueger, Beloit, Kansas; Lori A. and Justin F. Lueger, both of Eudora, Kansas; all as members of the Lueger Family Group, to retain control of Community Bancshares, Inc., parent of Community National Bank, both in Seneca, Kansas.	Newspaper: Federal Register:	Not available 09/29/2010
RATON CAPITAL CORPORATION	4c8	Raton Capital Corporation, Raton, New Mexico, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
VERUS ACQUISITION GROUP, INC.	* 3A1	Verus Acquisition Group, Inc., Fort Collins, Colorado, to become a bank holding company through the acquisition of 51 percent of the voting shares of Fort Collins Commerce Bank and Larimer Bank of Commerce, both in Fort Collins, Colorado; and Loveland Bank of Commerce, Loveland, Colorado.	Newspaper: Federal Register:	Not available 10/08/2010

\* Subject to the provisions of the Community Reinvestment Act

**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 September 11, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF TEXAS	Member	Bank of Texas, Midland, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANKSHARES, INC.	* 3A3	First Financial Bankshares, Inc., Abilene, Texas, to acquire 100 percent of Sam Houston Financial Corp., Huntsville, Texas, and indirectly acquire First State Bank, Huntsville, Texas.	Newspaper: Federal Register:	Not available 10/11/2010
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: Federal Register:	09/13/2010 09/16/2010

**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 September 11, 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**

---

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