
Federal Reserve Release



H.2

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

No. 38

Week Ending September 18, 2010

Enforcement

Butte State Company, Butte, Nebraska, and Butte State Bank -- written agreement with the Federal Reserve Bank of Kansas City and the Nebraska Department of Banking and Finance.

- Announced, September 14, 2010

First Security Group, Inc., Chattanooga, Tennessee -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, September 14, 2010

South Group Bancshares, Inc., Glennville, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, September 16, 2010

State Bank Financial, La Crosse, Wisconsin -- written agreement with the Federal Reserve Bank of Minneapolis and the State of Wisconsin Department of Financial Institutions.

- Announced, September 16, 2010

H.2 Actions under delegated authority

September 12, 2010 to September 18, 2010

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems

IF International Finance

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

Banco Popular North America, New York, New York -- to establish a branch at 66 Court Street, Brooklyn.

- Approved, September 14, 2010

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 9350 Mira Mesa Boulevard, San Diego, California.

- Approved, September 13, 2010

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish branches at 3810 Richmond Avenue, Houston, Texas, and 1000 Memorial Mall.

- Approved, September 17, 2010

Richmond

Virginia Partners Bank, Fredericksburg, Virginia -- to establish a branch at 2521 Cowan Boulevard, Fredericksburg.

- Approved, September 16, 2010

Bank Holding Companies

Chicago

C-B-G Inc., West Liberty, Iowa -- to acquire additional shares of Washington Bancorp, Washington, and thereby increase its indirect interest in Washington's subsidiary bank, Federation Bank.

- Approved, September 13, 2010

Bank Holding Companies

Atlanta

North American Financial Holdings, Inc., Charlotte, North Carolina -- to acquire shares of TIB Financial Corp., Naples, Florida, and its subsidiary bank, TIB Bank, and thereby indirectly acquire Naples Capital Advisors, Inc., and engage in investment and financial advisory activities.

- Approved, September 15, 2010

Kansas City

The Protection Bank Holding Company, Inc., Protection, Kansas -- waiver of application to acquire The Coldwater Native Bank, Coldwater, in connection with the merger of Protection's subsidiary bank, The Bank of Protection, Protection, and Coldwater.

- Granted, September 13, 2010

Kansas City

Western Investment Group, LLC, Curtis, Nebraska -- to become a bank holding company and to acquire shares of Western Bancshares, Inc., Curtis, and for Western Bancshares to become a bank holding company and to acquire Curtis Bancorporation, parent of Curtis State Bank.

- Approved, September 13, 2010

Bank Mergers

St. Louis

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

- Withdrawn, September 17, 2010

Bank Mergers

Kansas City

Citizens National Bank, Arlington, Kansas -- to merge with and into Citizens State Bank, Wisner.

- Approved, September 13, 2010

Philadelphia

New Century Bank, dba Customers Bank, Phoenixville, Pennsylvania -- to acquire ISN Bank, Cherry Hill, New Jersey.

- Approved, September 17, 2010

Change in Bank Control

Richmond

Hampton Roads Bankshares, Inc., Norfolk, Virginia -- change in bank control of Hampton Roads and its subsidiary banks, Bank of Hampton Roads, Norfolk, and Shore Bank, Onley (two notices).

- Permitted, September 15, 2010

Atlanta

Hometown Community Bancshares, Inc., Braselton, Georgia -- change in bank control of Hometown Community and its subsidiary bank, Hometown Community Bank, Braselton.

- Permitted, September 17, 2010

Dallas

Oak Ridge Bancshares, Inc., Oak Ridge, Louisiana -- change in bank control of Oak Ridge and its subsidiary bank, Bank of Oak Ridge, Oak Ridge.

- Permitted, September 14, 2010

Change in Bank Control

Philadelphia

Sun Bancorp, Inc., Vineland, New Jersey -- change in bank control of Sun and its subsidiary bank, Sun National Bank, Vineland.

- Permitted, September 13, 2010

Richmond

United Financial Banking Companies, Inc., Vienna, Virginia -- change in bank control of United Financial and its subsidiary bank, The Business Bank, Vienna.

- Permitted, September 14, 2010

Minneapolis

Vision Bancshares, Inc., Saint Louis Park, Minnesota -- change in bank control of Vision Bancshares and its subsidiary bank, VisionBank, Saint Louis Park.

- Permitted, September 17, 2010

Financial Holding Companies

Philadelphia

Marlin Business Services Corp., Mount Laurel, New Jersey -- election to become a financial holding company.

- Effective, September 15, 2010

Atlanta

NBT Holdings Inc., Nashville, Tennessee -- election to become a financial holding company.

- Effective, September 15, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN BANK CORPORATION	* 3A3	Eastern Bank Corporation, Boston, Massachusetts to acquire 100% of the voting shares of Wainwright Bank & Trust Company, Boston, Massachusetts, pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 10/08/2010

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 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGRICULTURAL BANK OF CHINA, THE	FBSEA	Agricultural Bank of China Limited, Beijing, to upgrade its New York representative office to a branch office pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
FIVE STAR BANK	* Branch	Five Star Bank, Warsaw, New York to establish a branch office located at 3171 Chili Avenue, Monroe County, New York.	Newspaper: Federal Register:	09/25/2010 Not applicable

District: 2

Federal Reserve Bank of New York

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 18, 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	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 18, 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

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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 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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818625	SUSQUEHANNA BK, HAGERSTOWN, MARYLAND	06/11/2007	11/01/2007	O	Large Bank

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 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PALM BEACH COMMUNITY BANK	* Branch	Palm Beach Community Bank, Boynton Beach, Florida, to establish a branch located at 8101 Okeechobee Boulevard, West Palm Beach, Florida.	Newspaper:	09/22/2010
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRANSON BANCSHARES, INC	CIC	Notice by Kendall L. Combs and Patricia A. Combs, both of Hollister, Missouri, to retain control of Branson Bancshares, Inc., Branson, Missouri.	Newspaper: Federal Register:	09/24/2010 10/04/2010
CASS INFORMATION SYSTEMS, INC.	Investment	Cass Information Systems, Inc., Bridgeton, Missouri, to engage in new foreign activities via a to be formed foreign entity that will be named Cass Europe, BV, Breda, Netherlands, pursuant to Section 211.10(a)(5) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST SOUTHERN BANCSHARES, INC	3A1	First Southern Bancshares, Inc., Batesville, Arkansas, to become a bank holding company by acquiring 100 percent of First Southern Bank, Batesville, Arkansas.	Newspaper: Federal Register:	Not applicable Not applicable
MIDLAND STATES BANCORP, INC.	CIC	Notice by Richard E. Workman as sole trustee for the Richard E. Workman 2001 Trust, Windermere, Florida, to gain control of Midland States Bancorp, Inc., Effingham, Illinois.	Newspaper: Federal Register:	09/22/2010 10/05/2010
TWIN LAKES COMMUNITY BANK	Member	Twin Lakes Community Bank, Flippin, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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487357	TOWN & COUNTRY BK, SALEM, MISSOURI	05/03/2010	09/07/2010	S	Int Sm Bank

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 18, 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:	09/30/2010 10/01/2010

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
666358	FIRST CITIZENS BK OF BUTTE, BUTTE, MONTANA	05/24/2010	09/10/2010	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 18, 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 Exchange Bancshares of Moore, Inc., parent of Exchange National Bank, both in Moore, Oklahoma.	Newspaper: Federal Register:	Not available 10/15/2010
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:	09/28/2010 09/29/2010
EVEREST BANCSHARES, INC.	* 3A3	Everest Bancshares, Everest, Kansas, to acquire 100 percent of the voting shares of Bancshares of McLouth, Inc., parent of Bank of McLouth, both in McLouth, Kansas.	Newspaper: Federal Register:	Not available 10/15/2010

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
GLAASS FINANCIAL, LLC	* 3A1 4c8	GLAASS Financial, LLC, to become a bank holding company through the acquisition of 36.4 percent of the voting shares of EMSWATER Financial, LLC, both in Exeter, Nebraska. EMSWATER Financial, LLC, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank in Exeter, both in Exeter, Nebraska. EMSWATER Financial, LLC, to engage in insurance activities through the acquisition of 100 percent of the voting shares of First National Insurance Agency, Inc., both in Exeter, Nebraska.	Newspaper: Federal Register:	Not available 10/14/2010
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:	10/10/2010 10/08/2010

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
271752	BANK OF CUSHING & TC, CUSHING, OKLAHOMA	06/14/2010	09/10/2010	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 September 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/11/2010 10/11/2010
HENDERSON TEXAS BANCSHARES, INC.	* 3A3	Henderson Texas Bancshares, Inc., Henderson, Texas, to acquire 85 percent of Prosper Bancshares, Inc., Prosper, Texas, and indirectly acquire Prosper Bank, Prosper, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

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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 18, 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: 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
GRANDPOINT CAPITAL, INC.	* 3A3	Grandpoint Capital, Inc., Los Angeles, California, to acquire 100 percent of Southern Arizona Community Bank, Tucson, Arizona.	Newspaper: Federal Register:	Not available 10/14/2010
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:	09/27/2010 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
423074	COMMUNITY BK NORTHERN CA, TRACY, CALIFORNIA	02/11/2008	04/17/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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