
Federal Reserve Release



H.2

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

No. 40

Week Ending October 2, 2010

Testimony and Statements

Regulatory Reform Implementation -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on the Federal Reserve's implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

- Published, September 30, 2010

Advisory Councils

Community Depository Institutions Advisory Council -- to form the CDIAC by expanding and renaming the Thrift Institutions Advisory Council.

- Announced, October 1, 2010

Monetary and Financial Policy

American International Group, Inc., New York, New York -- authorization for the Federal Reserve Bank of New York to take certain actions to facilitate the Department of the Treasury's proposal to restructure the government's support for AIG.

- Approved, September 29, 2010

Term Deposit Facility -- TDF small-value auction of \$5 billion in 28-day term deposits on October 4, 2010.

- Announced, September 30, 2010

Regulations and Policies

Payment System Risk Policy -- implementation date of March 24, 2011, for the 2008 revisions to the Board's policy on Payment System Risk.

- Announced, September 30, 2010

Regulations and Policies

Regulation BB (Community Reinvestment) -- final interagency rules to implement statutory provisions that require the financial regulatory agencies to consider low-cost education loans to low-income borrowers, and that allow the agencies to consider certain activities undertaken in cooperation with minority- or women-owned institutions or low-income credit unions, when assessing a financial institution's record of meeting community credit needs.

- Announced, September 29, 2010

Enforcement

First Heritage Corporation, Carthage, Mississippi -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, September 29, 2010

Monarch Community Bancorp, Inc., Coldwater, Michigan -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, September 27, 2010

H.2 Actions under delegated authority

September 26, 2010 to October 2, 2010

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at 31215 West Fourteen Mile Road, Farmington Hills.

- Approved, September 30, 2010

St. Louis

Evolve Bank & Trust, West Memphis, Arkansas -- to establish a branch at 8000 Centerview Parkway, Suite 500, Cordova, Tennessee.

- Approved, September 29, 2010

New York

Five Star Bank, Warsaw, New York -- to establish a branch at 3171 Chili Avenue, Monroe County, New York.

- Approved, October 1, 2010

Atlanta

Palm Beach Community Bank, Boynton Beach, Florida -- to establish a branch at 8101 Okeechobee Boulevard, West Palm Beach.

- Approved, September 28, 2010

Bank Holding Companies

Minneapolis

215 Holding Company, Minneapolis, Minnesota -- to acquire White Rock Bank, Cannon Falls.

- Approved, October 1, 2010

Bank Holding Companies

New York

Australia and New Zealand Banking Group Ltd., Docklands, Australia -- waiver of application for acquisition by Banking Group's subsidiary holding company and bank as part of an internal reorganization, in connection with the merger of Banking Group's subsidiary banks, Amerika Samoa Bank, Pago Pago, American Samoa, and ANZ Guam, Inc., Hagatna, Guam.

- Granted, September 20, 2010

(A/C)

St. Louis

Benefit Financial Group, Inc., Fort Smith, Arkansas -- to become a bank holding company on the conversion of its subsidiary bank, Benefit Bank, Fort Smith, from a federally chartered savings institution to a state-chartered bank.

- Withdrawn, September 27, 2010

Director, BS&R

BNP Paribas, Paris, France -- to engage in energy tolling and provide energy management services in the United States as activities that are complementary to a financial activity.

- Approved, September 21, 2010

(A/C)

General Counsel

CapGen Capital Group V LP, New York, New York; CapGen Capital Group V LLC; CapGen Capital Group VI LP; and CapGen Capital Group VI LLC -- requests for exemptions under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, October 1, 2010

Bank Holding Companies

St. Louis

First Bank Corp, Fort Smith, Arkansas -- to acquire shares of Bankshares of Fayetteville, Inc., Fayetteville, and thereby indirectly acquire Bank of Fayetteville.

- Withdrawn, September 27, 2010

Dallas

Mason National Bancshares, Inc., Mason, Texas, and Mason National Bank Employee Stock Ownership Plan -- to engage de novo in lending activities through the acquisition of loans from its subsidiary bank, Mason National Bank, Mason.

- Approved, September 29, 2010

Director, BS&R

Morgan Stanley, New York, New York -- waiver of remainder of prior-notification period to invest in Aldermore Bank plc, Peterborough, United Kingdom.

- Granted, September 28, 2010

New York

PNBK Holdings LLC, Stamford, Connecticut, PNBK Sponsor LLC, and PNBK Investment Partners LLC -- to become bank holding companies and to acquire Patriot National Bancorp, Inc., Stamford, and Patriot National Bank.

- Approved, September 30, 2010

Atlanta

Vantage Bancshares, Inc., Albertville, Alabama -- to become a bank holding company and to acquire Vantage Bank of Alabama, Albertville.

- Approved, September 30, 2010

Bank Holding Companies

Secretary

Wells Fargo & Company, San Francisco, California -- to acquire shares of Western Liberty Bancorporation, Las Vegas, Nevada, and thereby indirectly acquire shares of Service1st Bank of Nevada.

- Approved, September 30, 2010

San Francisco

Western Liberty Bancorp, Las Vegas, Nevada -- to become a bank holding company and to acquire Service1st Bank of Nevada, Las Vegas.

- Approved, September 30, 2010

Bank Mergers

St. Louis

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

- Approved, October 1, 2010

Atlanta

First Southern Bank, Boca Raton, Florida -- to purchase the assets and assume the liabilities of Haven Trust Bank Florida, Ponte Vedra Beach.

- Approved, September 24, 2010

(A/C)

Change in Bank Control

Atlanta

First Citizens-Crenshaw Bancshares, Inc., Luverne, Alabama -- change in bank control of First Citizens and its subsidiary bank, First Citizens Bank, Luverne.

- Permitted, October 1, 2010

Change in Bank Control

Minneapolis

Mountain West Financial Corp., Helena, Montana -- change in bank control of Mountain West and its subsidiary bank, Mountain West Bank, National Association, Helena.

- Permitted, September 30, 2010

Cleveland

North Valley Bancshares, Inc., Zanesville, Ohio -- change in bank control of North Valley and its subsidiary bank, North Valley Bank, Zanesville.

- Withdrawn, September 28, 2010

Chicago

TCSB Bancorp, Inc., Traverse City, Michigan -- change in bank control of TCSB and its subsidiary bank, Traverse City State Bank, Traverse City.

- Permitted, September 30, 2010

Extensions of Time

New York

Industrial and Commercial Bank of China, Limited, Beijing, China -- extension to December 25, 2010, to acquire Strong City Securities LLC, Newton, New Jersey, and the prime dealer services business unit of Fortis Securities LLC, New York, New York, and thereby engage in certain securities activities.

- Granted, October 1, 2010

Membership

St. Louis

Bank of Salem, Salem, Arkansas -- to become a member of the Federal Reserve System.

- Approved, September 29, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 2, 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:	10/03/2010
			Federal Register:	10/14/2010
ROCKVILLE FINANCIAL, INC.	* 3A1	Rockville Financial, Rockville, Connecticut, to acquire 100% of the outstanding capital stock of Rockville Bank, Rockville, Connecticut pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Rockville Financial, MHC, Rockville, Connecticut, from mutual to stock form.	Newspaper:	Not available
			Federal Register:	10/22/2010

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 October 2, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGRICULTURAL BANK OF CHINA, THE	FBSEA	Agricultural Bank of China Limited, Beijing, China 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
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Egg Banking plc, Derby, England.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Futures Mortgage Ltd., London, England.	Newspaper: Federal Register:	Not applicable Not applicable
CITIGROUP INC.	Investment	Citigroup Inc., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to transfer Citibank Japan Limited to Citigroup Japan Holdings Corporation, both of Tokyo, Japan.	Newspaper: Federal Register:	Not applicable Not applicable

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 October 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 October 2, 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, Bryan H. Graham and the Estate of James F. Graham, acting in concert, to acquire 26.67% or more of the outstanding voting shares of North Valley Bancshares, Zanesville, Ohio and Notice of Change in Bank Control by Clay P. Graham, individually, to acquire 14.70% or more of the outstanding voting shares of North Valley Bancshares, Zanesville, Ohio.	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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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 October 2, 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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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 October 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CHEROKEE BANCSHARES, INC.	CIC	Prior change in control notice filed by Stuart and Teresa Gibson, both of Canton, Georgia, to acquire 55.80 percent of the outstanding shares of First Cherokee Bancshares, Inc., and its subsidiary, First Cherokee State Bank, both of Woodstock, Georgia. Pro forma total ownership will equal 59.98 percent.	Newspaper: Federal Register:	Not available Not available
FMCB HOLDINGS, INC.	CIC	Prior change in control notice filed by Camp QFP, L.L.L.P., Atlanta, Georgia, and its general partners, Mary L. Camp and Lovell E. Camp, both of Atlanta, Georgia, to acquire 17.98 percent of the outstanding shares of FMCB Holdings, Inc., and its subsidiary, First Choice Community Bank, both of Dallas, Georgia.	Newspaper: Federal Register:	Not available 10/18/2010
PFGBI, LLC	* 3A1	Advanced Federal Register filed by PFGBI, LLC, McDonough, Georgia, to become a bank holding company by acquiring approximately 50.8 percent of the outstanding shares of Montgomery County Bankshares, Inc., and its subsidiary, Montgomery County Bank & Trust, both of Ailey, Georgia.	Newspaper: Federal Register:	Not available 10/29/2010

* Subject to the provisions of the Community Reinvestment Act

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.

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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 October 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLARKSTON FINANCIAL CORPORATION	CIC	Notice by the OJT Irrevocable Trust, dated 9/20/10, by Robert A. Clemente, its Trustee, to acquire more than 25 percent of the voting shares of Clarkston Financial Corporation, Waterford, Michigan, and thereby indirectly acquire control of Clarkston State Bank, Clarkston, Michigan.	Newspaper: Federal Register:	Not available Not available
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
RIGLER INVESTMENT CO.	* 3A3	Rigler Investment Co., New Hampton, Iowa, to acquire 100 percent of State Bank & Trust Company, Waverly, Iowa.	Newspaper: Federal Register:	Not available 10/28/2010
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

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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 October 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* 18C * Branch	Arvest Bank, Fayetteville, Arkansas, to purchase certain assets and assume certain liabilities of the Lee's Summit, Missouri branch office of Community First Bank, Butler, Missouri, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	10/23/2010 Not applicable
HEARTLAND COMMUNITY BANK	* Branch	Heartland Community Bank, Bryant, Arkansas, to establish a branch facility to be located at 5100 Kavanaugh Boulevard, Little Rock, Arkansas.	Newspaper: Federal Register:	10/11/2010 Not applicable
OHIO VALLEY FINANCIAL GROUP, INC.	* Branch	Ohio Valley Financial Group, Henderson, Kentucky, to establish a branch facility to be located at 7516 Eagle Crest Boulevard, Suite E, Evansville, Indiana.	Newspaper: Federal Register:	10/15/2010 Not applicable

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 October 2, 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:	09/10/2010
			Federal Register:	09/24/2010

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
RATON CAPITAL CORPORATION	4c8	Raton Capital Corporation, Raton, New Mexico, proposes to continue to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	10/18/2010

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
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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENDERA HOLDINGS, INC.	* 3A1 4c8	Cendera Holdings, Inc., Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of First Bells Bankshares, Inc., Bells, Texas, and indirectly acquiring The First National Bank of Bells/Savoy, Bells, Texas.	Newspaper: Federal Register:	10/22/2010 10/21/2010
		AND Cendera Holdings, Inc., Fort Worth, Texas ("CHI"), to engage in extending credit and servicing loans through Cendera Funding, Inc., Fort Worth, Texas, pursuant to Section 225.28(b)(1) of Regulation Y. CHI will engage in this activity through The First National Bank of Bells/Savoy, Bells, Texas.		
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish three branches in the following locations: 2875 W. Wheatland Road, Dallas, Texas 75237; 12035 Foothill Blvd., Rancho Cucamonga, California 91730; 1 S. Federal Highway, Boca Raton, Florida 33432.	Newspaper: Federal Register:	Not available Not applicable
FIRST DALHART BANCSHARES, INC.	CIC	Notice by Henry Lewis Gallegly and Marjorie Clair Gallegly, Dalhart, Texas, to increase their ownership and control from 11.2 percent to 19.07 percent of First Dalhart Bancshares, Inc., Dalhart, Texas, and indirectly First National Bank in Dalhart, Dalhart, Texas.	Newspaper: Federal Register:	Not available 10/18/2010
FIRST SAN BENITO BANCSHARES CORPORATION	CIC	Notice by Cecil R. Simmons, San Benito, Texas, individually; Cecil R. Simmons, San Benito, Texas, Leonard P. Simmons, San Benito, Texas, Anita Simmons Boswell, Harlingen, Texas, Michael Scott, Raymondville, Texas, Wilson B. Fry, San Benito, Texas, Francisco Loya, Harlingen, Texas, and Frank E. Russell (the "Director Group"); Cecil R. Simmons and Juana L. 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 D. Leal, Harlingen, Texas, Audrey Simmons Hooks, Austin, Texas, Samuel E. Simmons, Harlingen, Texas, and Ernest G. 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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 2, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 10/18/2010
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:	Not available 10/28/2010
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A1 4c8	Woodforest Financial Group Employee Stock Ownership Plan (with 401(k)Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Applicant, to become a bank holding company by acquiring up to 30 percent of Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly acquire Woodforest National Bank, Houston, Texas. Woodforest Financial Group Employee Stock Ownership Plan (with 401(k)Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Notificant, to acquire a savings association pursuant to Section 225.28(b)(4)(ii) of Regulation Y through Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly Woodforest Bank, FSB, Refugio, Texas.	Newspaper: Federal Register:	Not available 10/28/2010

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 October 2, 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
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:	09/30/2010
			Federal Register:	10/01/2010
WACHOVIA INTERNATIONAL BANKING CORPORATION	Other Foreign	Wachovia International Banking Corporation, Charlotte, North Carolina, requests approval to amend its Articles of Association to change its name to Wells Fargo International Banking Corporation, pursuant to Section 211.5(c) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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.

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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