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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. 41*

*Week Ending October 9, 2010*

Forms

Forms -- initial Board review to extend without revision the Report of Net Debit Cap (FR 2226) and to extend with revision the Statement of Purpose for an Extension of Credit by a Creditor (FR T-4), Statement of Purpose for an Extension of Credit Secured by Margin Stock (FR U-1), Statement of Purpose for an Extension of Credit Secured by Margin Stock by a Person Subject to Registration Under Regulation U (FR G-3), Registration Statement for Persons Who Extend Credit Secured by Margin Stock (Other Than Banks, Brokers, or Dealers) (FR G-1), Deregistration Statement for Persons Registered Pursuant to Regulation U (FR G-2), and Annual Report (FR G-4).

- Proposed, October 6, 2010

Enforcement

Financial Bancshares Company, Becker, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, October 5, 2010

HomeStar Financial Group, Inc., Manteno, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, October 5, 2010

HSBC North America Holdings, Inc., New York, New York -- issuance of a consent cease and desist order.

- Announced, October 7, 2010

Neighborhood Bank Corporation, Palatka, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, October 5, 2010

NexTier Incorporated, Butler, Pennsylvania -- written agreement with the Federal Reserve Bank of Cleveland.

- Announced, October 7, 2010

Enforcement

Valley Financial Corporation, Roanoke, Virginia, and Valley Bank -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, October 7, 2010

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

**October 3, 2010 to October 9, 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

**OSD** Office of Staff Director

### **Bank Holding Companies**

#### San Francisco

G V Bancorp Employee Stock Ownership Plan, Gunnison, Utah -- to acquire additional shares of G V Bancorp, Gunnison, and thereby acquire shares of Gunnison Valley Bank.

- Approved, October 7, 2010

#### Dallas

TLCM Holdings, LLC, Richardson, Texas, and EJ Financial Corporation, Dallas -- to engage de novo in extending credit and servicing loans.

- Withdrawn, October 7, 2010

### **Bank Mergers**

#### Secretary

FirstBank of Colorado, Lakewood, Colorado -- to merge with 24 affiliate banks in Colorado and thereby establish 125 branches in Colorado and California as part of a corporate reorganization by FirstBank Holding Company, Lakewood; and to become a member of the Federal Reserve System.

- Approved, October 8, 2010

### **Change in Bank Control**

#### Kansas City

Canon Bank Corporation, Canon City, Colorado -- change in bank control of Canon and its subsidiary bank, Canon National Bank, Canon City.

- Permitted, October 6, 2010

**Change in Bank Control**

Cleveland

Genbeach Co., Inc., Beattyville, Kentucky -- change in bank control of Genbeach and its subsidiary bank, Peoples Exchange Bank of Beattyville, Inc., Beattyville.

- Permitted, October 7, 2010

San Francisco

Mission Valley Bancorp, Sun Valley, California -- to retain control of Mission and its subsidiary bank, Mission Valley Bank, Sun Valley.

- Permitted, October 6, 2010

Cleveland

WVS Financial Corp., Pittsburgh, Pennsylvania -- change in bank control of WVS and its subsidiary thrift, West View Savings Bank, Pittsburgh.

- Permitted, October 7, 2010

**International Operations**

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of prior-notification period to make an additional investment in Egg Banking plc, Derby, United Kingdom.

- Granted, September 29, 2010

(A/C)

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of prior-notification period to make an additional investment in Future Mortgages Limited, London, United Kingdom.

- Granted, September 29, 2010

(A/C)

**International Operations**

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of prior-notification period to make an additional investment in Egg Banking plc, Derby, United Kingdom.

- Granted, September 27, 2010

(A/C)

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 9, 2010**

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

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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.

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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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending October 9, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 Citicorp Finanziaria S.p.A., Milan, Italy.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
9807	AMBOY BK, OLD BRIDGE, NEW JERSEY	01/26/2009	09/23/2010	NI	Large Bank

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 9, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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
1819366	STERLING BK, MOUNT LAUREL, NEW JERSEY	11/30/2009	09/20/2010	NI	Int Sm Bank

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 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 11005 Kinsman Road, Cleveland, OH.	Newspaper:	10/15/2010
			Federal Register:	Not applicable
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:	10/30/2010
			Federal Register:	10/25/2010

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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509811	COMMUNITY TR BK INC, PIKEVILLE, KENTUCKY	06/28/2010	09/29/2010	S	Large Bank
814711	PEOPLES B&TC, HAZARD, KENTUCKY	06/14/2010	09/29/2010	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending October 9, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST REGION BANCSHARES, INC.	CIC	Mr. William Lee Hale and the William Lee Hale Trust, both of Bland, Virginia, acting in concert to retain control 20.86% of the voting shares of First Regions Bancshares, Inc., Richlands, Virginia.	Newspaper:	Not available
			Federal Register:	Not available





**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending October 9, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 10/28/2010
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	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**

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876634	CAPITAL CITY BK, TALLAHASSEE, FLORIDA	02/22/2010	08/01/2010	O	Large Bank
648130	COCONUT GROVE BK, MIAMI, FLORIDA	03/06/2006	06/26/2006	O	Large Bank
470836	FARMERS & MRCH BK, CENTRE, ALABAMA	08/13/2007	12/02/2007	S	Small Bank
279338	FIRST S BK, BOCA RATON, FLORIDA	08/28/2006	01/09/2007	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 9, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CLARKSTON FINANCIAL CORPORATION	CIC	Notice by the OJT Irrevocable Trust, dated 9/20/10, and Robert A. Clemente, Bloomfield, Michigan, as trustee of the trust, 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 10/26/2010
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper: Federal Register:	Not available 08/23/2010
FORT MADISON BANK & TRUST CO.	* 18C * Branch	Fort Madison Bank & Trust Co., Fort Madison, Iowa, to purchase certain assets and assume certain liabilities of the Burlington, Iowa branch of Valley Bank, Moline, Illinois; and to establish a branch at 3140 Agency Street, Suite 100, Burlington, Iowa.	Newspaper: Federal Register:	Not available Not applicable
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

\* Subject to the provisions of the Community Reinvestment Act



**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 9, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Central Bancshares, Inc.	3A1	Central Bancshares, Inc., Little Rock, Arkansas, to become a bank holding company by acquiring 100 percent of Central Bank, Little Rock, Arkansas.	Newspaper: Federal Register:	Not applicable Not applicable
MISSOURI BANK, THE	* 18C * Branch	The Missouri Bank, Warrenton, Missouri, to merge with Bay-Herman-Berger Bank, Hermann, Missouri, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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 October 9, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TOLNA BANCORP, INC.	CIC	Robert A. Engen and Beverly J. Engen, both of Tolna, North Dakota, individually and as part of a group acting in concert with Steven R. Engen, Bismarck, North Dakota, to retain and acquire 25 percent or more of the shares of Tolna Bancorp, Inc., Tolna, North Dakota, and thereby indirectly retain and acquire control of The Farmers & Merchants State Bank of Tolna, Tolna, North Dakota.	Newspaper:	Not available
			Federal Register:	10/28/2010

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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341851	CLINTON ST BK, CLINTON, MINNESOTA	04/19/2010	10/01/2010	S	Small Bank
3259171	COMMUNITY BK, AUSTIN, MINNESOTA	06/14/2010	09/24/2010	S	Small Bank
1401891	VALLEY BK GLASGOW, GLASGOW, MONTANA	06/22/2010	09/23/2010	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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 9, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLNATIONS BANK	* Branch	AllNations Bank, Calumet, Oklahoma, to establish a branch at 2025 South Gordon Cooper Boulevard, Shawnee, Oklahoma.	Newspaper:	10/11/2010
			Federal Register:	Not applicable
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of OK Bancorporation, Inc., parent of The Okemah National Bank, both in Okemah, Oklahoma.	Newspaper:	11/05/2010
			Federal Register:	11/05/2010
CENTRAL AGENCY, INC.	* 3A1	Central Agency, Inc., Lincoln, Nebraska, to become a bank holding company through the acquisition of 31.7354 percent of the voting shares of Farm & Home Insurance Agency, Inc., parent of First National Bank Northeast, both in Lyons, Nebraska. Central Agency, Inc., Lincoln, Nebraska, elects to become a financial holding company.	Newspaper:	Not available
			Federal Register:	11/05/2010

**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
177957	PEOPLES BK, LAWRENCE, KANSAS	06/21/2010	09/28/2010	S	Int Sm 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 October 9, 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 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:	10/07/2010 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 10/22/2010
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:	10/22/2010 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:	10/30/2010 10/28/2010

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	10/28/2010

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 9, 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:	Not available
			Federal Register:	04/15/2010

**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.

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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