
Federal Reserve Release



H.2

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

No. 6

Week Ending February 5, 2011

Testimony and Statements

Commercial Real Estate -- statement by Patrick M. Parkinson, director, Division of Banking Supervision and Regulation, before the Congressional Oversight Panel on the current state of commercial real estate finance and its relationship to the stability of the financial system.

- Published, February 4, 2011

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$5 billion in 28-day term deposits on February 7, 2011.

- Announced, February 3, 2011

Regulations and Policies

Regulation Z (Truth in Lending) -- notice that the Board does not expect to finalize three pending rulemakings under Regulation Z (Docket Nos. R-1366, R-1367, and R-1390) before the transfer of rulemaking authority to the Consumer Financial Protection Bureau.

- Announced, February 1, 2011

Reporting Requirements for Savings and Loan (S&L) Holding Companies -- publication for comment of notice of intent to require S&L holding companies to submit the same reports as bank holding companies, beginning with the March 31, 2012, report date, pursuant to the transfer of supervisory functions for S&L holding companies to the Board under the Dodd-Frank Act.

- Approved, January 28, 2011

(A/C)

Enforcement

Cokato Bancshares, Inc., Cokato, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, February 1, 2011

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**

Kansas City

C.S.B. Co., Cozad, Nebraska -- waiver of application to acquire FNS, Inc., Schuyler, and its subsidiary bank, First National Bank, in connection with First National's merger with and into C.S.B.'s subsidiary bank, Homestead Bank, Cozad.

- Granted, February 4, 2011

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to acquire additional shares of Legacy National Bank, Springdale.

- Approved, February 3, 2011

Cleveland

FNB Bancshares, Inc., Sycamore, Ohio -- to become a bank holding company and to acquire First National Bank of Sycamore, Sycamore.

- Approved, January 31, 2011

Bank Mergers

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to purchase certain assets and assume certain liabilities of Community First Bank-Chicago, Chicago, and thereby establish a branch at 7555 North Western Avenue.

- Approved, February 3, 2011

Banks, Foreign

Richmond

Caja de Ahorros y Monte de Piedad de Navarra, Pamplona, Spain -- to establish a representative office in Washington, D.C.

- Withdrawn, February 3, 2011

Change in Bank Control

Minneapolis

First Advantage Bancshares, Inc., Coon Rapids, Minnesota -- change in bank control of First Advantage and its subsidiary bank, First Advantage Bank, Coon Rapids.

- Permitted, February 3, 2011

Chicago

Independence Bancshares, Inc., Independence, Iowa -- to retain control of Independence and its subsidiary banks, Security State Bank, Independence, and Northeast Security Bank, Sumner.

- Permitted, February 3, 2011

Dallas

SBT Bancshares, Inc., Dallas, Texas -- change in bank control of SBT and its subsidiary bank, State Bank of Texas, Dallas.

- Permitted, February 4, 2011

Extensions of Time

St. Louis

Central Bancshares, Inc., Little Rock, Arkansas -- extension to May 3, 2011, to become a bank holding company and to acquire Central Bank, Little Rock.

- Granted, February 3, 2011

Membership

Boston

Reading Co-operative Bank, Reading, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, February 1, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
First Connecticut Bancorp, Inc.	* 3A1	First Connecticut Bancorp, Inc., Farmington, Connecticut to acquire 100% of the outstanding capital stock of Farmington Bank, Farmington, Connecticut, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the holding company from mutual to stock form.	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 February 5, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCA POPOLARE VICENZA SCPAARL	FBSEA	Banca Popolare di Vicenza S.C.p.A, Vicenza, Italy, to establish a representative office in New York, New York, pursuant to Section 211.24(a) (1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
HANA FINANCIAL GROUP INC.	4c8	Hana Financial Group Inc., Seoul, Korea, to acquire a controlling interest in Korea Exchange Bank, Seoul, Korea ("KEB"), and thereby engage indirectly through KEB's U.S. nonbanking subsidiaries in certain lending activities.	Newspaper: Federal Register:	Not applicable 02/18/2011
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office located at 1166 Main Street, Fishkill, New York.	Newspaper: Federal Register:	02/16/2011 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEXTIER INCORPORATED	CIC	Notice of Change in Bank Control by the Snyder Control Group to acquire an additional 41.1 percent of the outstanding voting shares of Nextier, Inc., Butler, PA resulting in a 51.0 percent controlling ownership interest.	Newspaper:	02/28/2011
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCA CIVICA, S.A.	FBSEA	Banca Civica, S.A., Madrid, Spain, to establish a representative office in Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY CAPITAL BANK OF VIRGINIA	* Branch	Community Capital Bank of Virginia, Christiansburg, Virginia, proposes to establish a branch located at 100 West Franklin Street, Richmond, Virginia.	Newspaper: Federal Register:	02/11/2011 Not applicable
HARVEST BANCORP, INC.	CIC	Notice by Mr. Mehrdad Elie of Redwood City, California, to individually acquire up to 32%, and as a group acting in concert with Mr. Mesfin Ayenew, Potomac, Maryland; Mr. David P. Como, Napa, California; Mr. Charles Turnbaugh, Baltimore, Maryland; Mr. Robert L. Gossard, Burlingame, California; and Mr. Terrance M. Davis, Dillon Beach, California, to acquire in aggregate up to 41% of the voting securities of HarVest BanCorp, Inc., Gaithersburg, Maryland, and indirectly acquire shares of HarVest Bank of Maryland, Rockville, Maryland.	Newspaper: Federal Register:	Not available 02/18/2011
PIONEER BANKSHARES, INC.	CIC	Mr. Richard T. Spurzem, Charlottesville, Virginia, to individually retain 10.02% and together with Sandbox, LLC to retain 10.05% of the outstanding shares of Pioneer Bankshares, Inc., Stanley, Virginia	Newspaper: Federal Register:	Not available Not available
VIRGINIA HERITAGE BANK	* Branch	Virginia Heritage Bank, Fairfax, Virginia, to establish a branch located at 45745 Nokes Boulevard, Dulles, Virginia	Newspaper: Federal Register:	02/14/2011 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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8631	PLEASANTS CTY BK, SAINT MARYS, WEST VIRGINIA	10/04/2010	01/18/2011	S	Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	10/18/2010	01/20/2011	S	Int Sm Bank
693224	UNION FIRST MKT BK, RICHMOND, VIRGINIA	09/13/2010	01/26/2011	S	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 February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKSHARES, INC., THE	* 3A5	The BANKshares, Inc., Winter Park, Florida, to merge with The Commercial Bancorp, Inc., and its subsidiary, East Coast Community Bank, both of Ormond Beach, Florida.	Newspaper: Federal Register:	Not available 03/07/2011
BISCAYNE BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Thomas Dunlap Lumpkin II, and Peyton White Lumpkin, Pinecrest, Florida, to retain 10.51 percent of the outstanding shares of Biscayne Bancshares, Inc. and its subsidiary bank, Biscayne Bank, both of Coconut Grove, Florida.	Newspaper: Federal Register:	Not available 02/11/2011
HANCOCK HOLDING COMPANY	* 3A5	Hancock Holding Company, Gulfport, Mississippi, to merge with Whitney Holding Corporation, and its subsidiary, Whitney National Bank, both of New Orleans, Louisiana.	Newspaper: Federal Register:	Not available 03/07/2011
PEOPLES BANCSHARES, INC.	* 3A1	Peoples Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of People Bank, both of Mendenhall, Mississippi.	Newspaper: Federal Register:	Not available 02/28/2011

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00, Charles M. Shea, as Trustee, and Molly Boed, as committee member of the Betty Bradshaw 2000 Irrevocable Trust dated 10/30/00, to acquire control of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire control of First Community Bank, Milton, Wisconsin and Citizens Savings Bank, Anamosa, Iowa.	Newspaper: Federal Register:	Not available 08/23/2010
TAYLOR CAPITAL GROUP, INC.	CIC	Notice by Jennifer Wells Steans, Evanston, Illinois, Heather Steans and Robin Steans, Chicago, Illinois, as trustee of The Steans 1996 Family Trust; The Steans 1996 Family Trust, Chicago, Illinois; Trilogy Investment Group, LLC, Chicago, Illinois; Adeline Steans Morrison, Lake Forest, Illinois; Helen Harrison Morrison, Washington, D.C.; Lois Langdon Morrison, Chicago, Illinois; Justin William Daab, Chicago, Illinois; Margot Morrison Brinley, Charlotte, North Carolina; Charles Edward Brinley, Charlotte, North Carolina, Amy Morrison Heinrich, Grayslake, Illinois; Foursquare Investments, LLC, Chicago, Illinois; Thomas Benton Hunter IV, Lake Forest, Illinois; Willard Morrison Hunter, Lake Bluff, Illinois, individually and as custodian for Willard K. Hunter; Benjamin James Hunter, Chicago, Illinois; Peter Morrison Hunter, New York, New York; Tscherner de Graffenried Hunter, New York, New York; and Thomas Ruffin Hunter, Lake Forest, Illinois, to retain and acquire shares of Taylor Capital Group, Inc., Rosemont, Illinois, and indirectly Cole Taylor Bank, Chicago, Illinois, and thereby join the existing Steans Family Control Group.	Newspaper: Federal Register:	Not available 02/24/2011
VILLAGE BANK & TRUST	* 18C * Branch	Village Bank and Trust Company, Arlington Heights, Illinois, to purchase certain assets and assume certain liabilities of a branch located in 320 East Northwest Highway, Mount Prospect, Illinois, from Northbrook Bank & Trust Company, Northbrook, Illinois, and thereby to establish a branch at the same location.	Newspaper: Federal Register:	02/12/2011 Not applicable

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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222147	CITIZENS BK, FLINT, MICHIGAN	06/02/2008	12/14/2010	NI	Large Bank
489641	MARKESAN ST BK, MARKESAN, WISCONSIN	05/10/2010	01/24/2011	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROCK BANCSHARES, INC.	4c8	Rock Bancshares, Inc., Little Rock, Arkansas, to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
SUMMIT BANK	Member	Summit Bank, Arkadelphia, 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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY HOLDING COMPANY	CIC	Change in Control Notice by Russell Craig Flom, Edina, Minnesota, to gain control of Fidelity Holding Company, Minnetonka, Minnesota, and thereby indirectly gain control of Fidelity Bank, Edina, Minnesota.	Newspaper: Federal Register:	Not available 02/23/2011
WILCOX BANCSHARES, INC.	CIC	Notice by Noah W. Wilcox, as an individual and as trustee of the Noah W. Wilcox Trust, Grand Rapids, Minnesota, to acquire 25 % or more of the shares of Wilcox Bancshares, Grand Rapids, Minnesota, and thereby indirectly control Grand Rapids State Bank, Grand Rapids, Minnesota. Additionally, the Noah W. Wilcox trust will acquire 10 % or more of Wilcox Bancshares, and thus join the Wilcox Family Group, and thereby indirectly control Grand Rapids State Bank, Grand Rapids, Minnesota.	Newspaper: Federal Register:	Not available 02/01/2011

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
960159	SUPERIOR BK, SUPERIOR, WISCONSIN	10/12/2010	01/24/2011	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 February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIVE POINTS BANK	* 18C	Five Points Bank, Grand Island, Nebraska, to purchase certain assets and assume certain liabilities of the LaVista, Nebraska branch of First State Bank, Gothenberg, Nebraska.	Newspaper:	02/18/2011
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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132853	COLORADO CMNTY BK, YUMA, COLORADO	10/12/2010	01/20/2011	S	Int Sm Bank
3027763	CORNERSTONE BK, OVERLAND PARK, KANSAS	10/25/2010	01/20/2011	S	Small Bank
152851	FIRST CMNTY BK, EMPORIA, KANSAS	11/01/2010	01/26/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
SHELBY BANCSHARES, INC.	CIC	Notice by James Edward Campbell; Rick Lane Campbell, individually, and as Trustee for the Collin McElroy Trust; Angela Lee Koonce, individually, and as Trustee for the Collin McElroy Trust; and Cameron James McElroy all of Center, Texas (the "Campbell Family Group"); Aaron Weldon Boles and Lisa Gayle McAdams, both of Center, Texas (the "Boles Family Group"); Clyde Donald Monroe, Center, Texas; and Brenda Monroe Humble, Shelbyville, Texas (the "Monroe Family Group"); Sammy Dean Dance and Connie Mettaufer, both of Center, Texas (the "Dance Family Group") (collectively "Notificants"), to retain 25 percent or more of the shares of, and thereby control of, Shelby Bancshares, Inc. and indirectly Shelby Savings Bank, SSB, both of Center, Texas.	Newspaper:	Not available
			Federal Register:	02/17/2011

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12

Federal Reserve Bank of San Francisco

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL PACIFIC FINANCIAL CORP.	CIC	1) ACMO-CPF, L.L.C., New York, New York, and persons that are acting with or control ACMO-CPF, L.L.C. (Anchorage Capital Master Offshore, Ltd., ACPO Master, L.P., Anchorage Capital Partners Offshore, Ltd., ACPO Master, Ltd., all of Grand Cayman, Cayman Islands; Anchorage Capital Partners, L.P., Anchorage Capital Group, L.L.C. (f/k/a Anchorage Advisors, L.L.C.), Anchorage Capital, L.L.C. (f/k/a Anchorage Capital Group, L.L.C.), Anchorage Capital Management, L.L.C., Anchorage Advisors Management, L.L.C., all of Wilmington, Delaware; and Kevin Ulrich and Anthony Davis, both of New York, New York, to acquire up to 24.9 percent of Central Pacific Financial Corp., Honolulu, Hawaii, and thereby indirectly acquire control of Bancorp's subsidiary, Central Pacific Bank, Honolulu, Hawaii; and Central Pacific Corp, Honolulu, Hawaii, to appoint Alvaro Jose Aguirre as a Director.	Newspaper: Federal Register:	Not available 12/17/2010

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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