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**Federal Reserve Release**

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

*No. 11*

*Week Ending March 12, 2011*

Bank Holding Companies

The Goldman Sachs Group, Inc., New York, New York -- to retain shares of Avenue Financial Holdings, Inc., Nashville, Tennessee, and indirectly retain shares of Avenue Bank.

- Approved, March 9, 2011

Forms

Forms -- initial Board review to extend without revision the recordkeeping and disclosure requirements associated with the Guidance on Response Programs for Unauthorized Access to Customer Information (FR 4100).

- Proposed, March 10, 2011

Enforcement

Farmers and Merchants Bancshares, Inc., Burlington, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, March 8, 2011

Florida Bank Group, Inc., Tampa, Florida, and Florida Bank -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, March 8, 2011

Rosholt Bancorporation, Inc., Rosholt, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, March 8, 2011

Stark Bank Group, Ltd., Fort Dodge, Iowa, and First American Bank -- written agreement with the Federal Reserve Bank of Chicago and the Iowa Division of Banking, Superintendent of Banking.

- Announced, March 8, 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 Branches, Domestic**

## Secretary

Bank of Commerce, Yukon, Oklahoma -- to establish a branch at 120 S. Mustang Road.

- Approved, March 11, 2011

## Atlanta

CCB Community Bank, Andalusia, Alabama -- to establish a branch at 1502 East John Sims Parkway, Niceville, Florida.

- Approved, March 11, 2011

## St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 12301 Wilshire Boulevard, Los Angeles, California.

- Withdrawn, March 9, 2011

## Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 5010 University Avenue, Lubbock.

- Approved, March 9, 2011

## Richmond

Union First Market Bank, Richmond, Virginia -- to establish branches at 2035 East Market Street, Harrisonburg; 240 Elizabeth Drive, Stephens City; 400 Gateway Drive and 200 Rivendall Court, Winchester; 15371 Montanus Drive, Culpeper; 437 Tiffany Drive, Waynesboro; and 1015 Richmond Road, Staunton (7 applications).

- Approved, March 7, 2011

**Bank Holding Companies**

Cleveland

First Prestonsburg Bancshares, Inc., Prestonsburg, Kentucky -- waiver of application to acquire Short Holding Company, Hager Hill, in connection with the merger of their respective subsidiary banks, First Commonwealth Bank, Prestonsburg, and Family Bank, FSB, Paintsville.

- Granted, March 10, 2011

Dallas

Veritex Holdings, Inc., Dallas, Texas -- to acquire Fidelity Resources Company, Plano, and indirectly acquire Fidelity Bank.

- Approved, March 7, 2011

**Banks, Foreign**

Atlanta

Banco de Desarrollo Rural, S.A., Guatemala City, Guatemala -- to establish a representative office in Miami, Florida.

- Withdrawn, March 4, 2011

(A/C)

**Banks, State Member**

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, March 11, 2011

**Change in Bank Control**

Minneapolis

Wilcox Bancshares, Inc., Grand Rapids, Minnesota -- change in bank control of Wilcox and its subsidiary bank, Grand Rapids State Bank, Grand Rapids.

- Permitted, March 11, 2011

Extensions of Time

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension to June 13, 2011, to acquire additional shares of Washington Bancorp, Washington, and thereby increase its indirect interest in Washington Bancorp's subsidiary bank, Federation Bank.

- Granted, March 7, 2011

St. Louis

Carlson Bancshares, Inc., West Memphis, Arkansas -- extension to June 10, 2011, to acquire a percentage of Central Bancshares, Inc., Little Rock, and thereby indirectly acquire Central Bank.

- Granted, March 10, 2011

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to June 20, 2011, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company, and to retain shares of Trust Company.

- Granted, March 11, 2011

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 12, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**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 March 12, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK OVERSEAS INVESTMENT CORPORATION	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 investments in Citi Hedge Fund Services (Ireland) Limited and Citi Fund Services (Ireland) Limited, both of Dublin, Ireland.	Newspaper: Federal Register:	Not applicable 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 March 12, 2011**

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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending March 12, 2011**

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NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 12, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	02/22/2011
			Federal Register:	02/18/2011
STELLARONE BANK	* 18C	StellarOne Bank, Christiansburg, Virginia, to assume certain liabilities of the Lexington, Virginia, branch office of Essex Bank, Tappahannock, Virginia.	Newspaper:	03/25/2011
			Federal Register:	Not applicable

**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
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 12, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish the following branches: 613 Montgomery Highway, Vestavia Hills, Alabama; and 1315 Indiantown Road, Jupiter, Florida.	Newspaper:	03/18/2011
			Federal Register:	Not applicable
TECHE HOLDING COMPANY	* 3A1	Teche Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of Teche Federal Bank, both of New Iberia, Louisiana.	Newspaper:	04/01/2011
			Federal Register:	04/04/2011



**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 March 12, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to acquire up to 850 shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and increase its ownership up to 38.24 percent, and thereby indirectly increase its control of Community State Bank, Union Grove, Wisconsin.	Newspaper: Federal Register:	04/01/2011 04/01/2011
FIRST MID-ILLINOIS BANCSHARES, INC.	CIC	Notice by Gary W. Melvin, Alex J. Melvin, David W. Melvin and Laura A. Voyles, each of Sullivan, Illinois, as a group acting in concert, to acquire more than 10 percent of the voting shares of First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, and thereby indirectly control First Mid-Illinois Bank & Trust, National Association, Mattoon, Illinois.	Newspaper: Federal Register:	Not available 03/30/2011
HOMETOWN BANCORP, LTD.	CIC	Notice by Ralph C. Stayer and Shelly A. Stayer, Naples, Florida, and the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, to acquire 10 percent or more of the voting shares of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin, and thereby indirectly acquire control of Hometown Bank, Fond du Lac, Wisconsin.	Newspaper: Federal Register:	03/18/2011 03/31/2011
TOWN & COUNTRY BANK	* Branch	Town & Country Bank, Springfield, Illinois, to establish a branch facility to be located at 445 North Franklin Street, Decatur, Illinois.	Newspaper: Federal Register:	03/23/2011 Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending March 12, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANK AND TRUST COMPANY, INC.	Member	First State Bank and Trust Company, Inc., Caruthersville, Missouri, to become member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST UNITED, INC.	CIC	Notice by The Greenwood Childrens' Trust, Brentwood, Tennessee, with Jane Allison Crewse, Brentwood, Tennessee; Ann Greenwood Watson, Owensboro, Kentucky; Helen Virginia Futvoye, Jackson, Mississippi; and William Lawton Greenwood, Columbia, South Carolina, as trustees, to retain control of First United, Inc., Central City, Kentucky.	Newspaper: Federal Register:	03/29/2011 03/31/2011

**District: 8**

**Federal Reserve Bank of St. Louis**

**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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 12, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WESTERN STATE AGENCY, INC., EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A1	Western State Agency, Inc., Employee Stock Ownership Plan and Trust, Devils Lake, North Dakota, to become a bank holding company by acquiring over 25 percent of Western State Agency, Devils Lake, North Dakota and thereby indirectly acquire Western State Bank, Devils Lake, North Dakota.	Newspaper:	Not available
			Federal Register:	03/24/2011

**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 March 12, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BBJ INCORPORATED	CIC	Notification by Russell W. Blaha, Ord, Nebraska, to acquire control of BBJ, Inc., parent of First National Bank in Ord, both in Ord, Nebraska.	Newspaper:	03/24/2011
			Federal Register:	Not available
FIRSTBANK	* 18C * Branch	FirstBank, Lakewood, Colorado, to merge with FirstBank of Arizona, Inc., Phoenix, Arizona, and to operate under the charter and title of FirstBank, Lakewood, Colorado.	Newspaper:	03/31/2011
			Federal Register:	Not applicable



**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for**      **Quarter of**

Institution	Location
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NONE

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 12, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* 18C	Comerica Bank, Dallas, Texas, to merge with Sterling Bank, Houston, Texas; and to establish the 61 offices of Sterling Bank, Houston, Texas, as branches of Comerica Bank, Dallas, Texas.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
TEXAS FIRST BANK	* 18C	Texas First Bank, Texas City, Texas, to merge with affiliate Texas First Bank, Santa Fe, Texas, and to establish nine branches at the following locations: 12402 Hwy., 6, Santa Fe, TX 77510; 6128 Hwy. 6, Hitchcock, TX 77563; 2625 South Loop 35, Alvin, TX 77511; 5675 FM 646, Dickinson, TX 77539; 4301 Hwy.3, Dickinson, TX 77539; 111 West Parkwood, Friendswood, TX 77546; 3000 FM 1764, La Marque, TX 77568; 111 South Hwy. 3, League City, TX 77573; and 2343 North Main St., Pearland, TX 77581.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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NONE					

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NONE	

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**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending March 12, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch office at Safeway Hilo at 381 East Makaala Street, Hilo, Hawaii 96720.	Newspaper: Federal Register:	03/02/2011 Not applicable
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
CASCADE BANCORP	CIC	Michael Fayne Rosinus, of Winnetka, Illinois, to acquire 0.11 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire voting shares of Bank of the Cascades, both of Bend, Oregon, and join with BOTC Holdings LLC with respect to its investment in Cascade Bancorp, resulting in a total collective acquisition of 24.46% of the voting shares of Cascade Bancorp.	Newspaper: Federal Register:	Not available 03/09/2011

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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