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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. 23*

*Week Ending June 4, 2011*

### Testimony and Statements

Federal Reserve Lending Disclosures -- statement by Scott G. Alvarez, general counsel, Board of Governors, and Thomas C. Baxter Jr., general counsel, Federal Reserve Bank of New York, before a subcommittee of the House Committee on Financial Services on the Federal Reserve's compliance with the disclosure provisions of the Dodd-Frank Act.

- Published, June 1, 2011

### Regulations and Policies

Financial Institutions Examinations -- interagency report to Congress on federal banking agencies' efforts to coordinate examinations and supervision of financial institutions, as required by the Riegle Community Development and Regulatory Improvement Act.

- Approved, May 19, 2011

(A/C)

### Enforcement

Community Banks of Georgia, Inc., Jasper, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, May 31, 2011

F & M Holding Company, Inc., Manchester, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, June 2, 2011

PlainsCapital Bank, Dallas, Texas, and PrimeLending -- issuance of a consent order of assessment of a civil money penalty.

- Announced, May 31, 2011

## H.2 Actions under delegated authority

May 29, 2011 to June 4, 2011

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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 Branches, Domestic

#### St. Louis

Centennial Bank, Conway, Arkansas -- to establish a mobile branch in Wakulla County, Florida.

- Approved, June 1, 2011

### Bank Holding Companies

#### Atlanta

The BANKshares, Inc., Winter Park, Florida -- to merge with The Commercial Bancorp, Inc., Ormond Beach, and its subsidiary bank, East Coast Community Bank.

- Withdrawn, June 3, 2011

#### Kansas City

Denison Bancshares, Inc. of Holton, Holton, Kansas -- to retain Southview Apartments of Holton, LLC, Holton, and thereby engage in community development activities.

- Approved, June 1, 2011

#### Atlanta

Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee -- to acquire The Citizens Bank of Spencer, Spencer.

- Approved, June 3, 2011

#### St. Louis

State Holding Company, Little Rock, Arkansas -- to engage in lending activities.

- Approved, June 3, 2011

**Bank Holding Companies**

Atlanta

Teche Holding Company, New Iberia, Louisiana -- for Teche Holding Company, MRP, L.L.C., New Iberia; Patrick Little, L.L.C., and Ross Little, Jr., L.L.C. to become bank holding companies and to acquire Teche Federal Bank.

- Approved, June 3, 2011

New York

Valley National Bancorp, Wayne, New Jersey -- waiver of application to acquire State Bancorp, Inc., New Hyde Park, New York, and State Bank of Long Island, in connection with the bank's merger with and into Valley National's subsidiary bank, Valley National Bank, Passaic, New Jersey.

- Withdrawn, June 3, 2011

**Bank Mergers**

Chicago

American State Bank, Osceola, Iowa -- to purchase certain assets and assume the deposits of the Winterset branch of Exchange State Bank, Adair, and thereby establish a branch.

- Approved, June 3, 2011

Chicago

Citizens Bank, Flint, Michigan -- to merge with Citizens Bank Wealth Management, National Association, Flint.

- Approved, June 1, 2011

**Change in Bank Control**

Kansas City

Frontier Management, LLC, Omaha, Nebraska -- change in bank control of Frontier Management, LLC, Frontier Holdings, LLC, and its subsidiary banks, Frontier Bank, Madison; Frontier Bank, Davenport; and Pender State Bank, Pender.

- Permitted, June 2, 2011

Kansas City

Lawrence Financial Corporation, Lawrence, Kansas -- change in bank control of Lawrence Financial and its subsidiary bank, The University National Bank of Lawrence, Lawrence.

- Permitted, May 31, 2011

**Extensions of Time**

Chicago

Village Bank & Trust, Arlington Heights, Illinois -- extension to September 18, 2011, to purchase certain assets and assume certain liabilities of the Mount Prospect branch of Northbrook Bank & Trust Company, Northbrook, and thereby establish a branch.

- Granted, June 3, 2011

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 4, 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 June 4, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK BANK	* Branch	Adirondack Bank, Utica, New York, requests to establish two branches located at (i) 1 Main Street, Richfield Springs, New York and (ii) 808 Main Street, Sylvan Beach, New York.	Newspaper:	Not available
			Federal Register:	Not applicable
BANCO BPI, S.A.	FBSEA	Banco BPI, S.A., Porto, Portugal, to establish representative offices in Newark, New Jersey and Fall River, Massachusetts, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable



**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending June 4, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNIVEST NATIONAL BANK AND TRUST CO.	Member	Univest National Bank and Trust Co., Souderton, PA, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending June 4, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 11850 Marshfield Ave., Chicago, IL.	Newspaper: Federal Register:	06/15/2011 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 921 Olive St., St. Louis, MO.	Newspaper: Federal Register:	06/15/2011 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 2206 East Fowler Ave., Tampa, FL.	Newspaper: Federal Register:	06/15/2011 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 133 Peachtree Street, N.W., Atlanta, GA.	Newspaper: Federal Register:	06/15/2011 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 590 Cascade Avenue, S.W., Atlanta, GA.	Newspaper: Federal Register:	06/15/2011 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 5612 Kingston Pike, Knoxville, TN.	Newspaper: Federal Register:	06/15/2011 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 601 Gallatin Pike North, Madison, TN.	Newspaper: Federal Register:	06/15/2011 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 5621 Charlotte Pike, Nashville, TN.	Newspaper: Federal Register:	06/15/2011 Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 4, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASB BANCORP, INC.	* 3A1	ASB Bancorp, Inc., Asheville, North Carolina, to become a bank holding company upon the conversion of Asheville Savings Bank, S.S.B., Asheville, North Carolina, from a mutual to stock form of ownership.	Newspaper: Federal Register:	Not available 07/01/2011
HERITAGE BANK	* Branch	Heritage Bank, Norfolk, Virginia, to establish a branch at 1403 Greenbrier Parkway, Chesapeake, Virginia	Newspaper: Federal Register:	Not available Not applicable
PARK STERLING CORPORATION	* 3A5	Park Sterling Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Community Capital Corporation, Greenwood, South Carolina, and thereby indirectly acquire CapitalBank, Greenwood, South Carolina.	Newspaper: Federal Register:	06/24/2011 06/24/2011

**District: 5**

**Federal Reserve Bank of Richmond**

**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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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 4, 2011**

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



**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 June 4, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
MORTON COMMUNITY BANK	* Branch	Morton Community Bank, Morton, Illinois, to establish a branch facility to be located at 3512 Court Street, Pekin, Illinois.	Newspaper:	06/10/2011
			Federal Register:	Not applicable
NORTHERN TRUST COMPANY, THE	4c8	12-Day Notice - The Northern Trust Company, Chicago, Illinois, to acquire 100 percent of the outstanding voting membership interests in Omnium LLC, a Delaware limited liability company, Chicago, Illinois.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WCF FINANCIAL, M.H.C.	* 3A1	WCF Financial, M.H.C. and Webster City Federal Bancorp, both of Webster City, Iowa, to become bank holding companies following the conversion Webster City Federal Savings Bank, Webster City, Iowa, from a federally chartered savings association to a state chartered bank.	Newspaper:	Not available
			Federal Register:	Not available

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 June 4, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PINNACLE BANCSHARES, INC.	CIC	Notice by Thomas R. Garrison, Fayetteville, Arkansas, individually, and in concert with and as trustee of the Thomas R. Trust U/W Sheridan Garrison, the Thomas R. Garrison 2005 Retained Annuity Trust, and the Estate of F. S. Garrison, all of Fayetteville, Arkansas, to gain control of Pinnacle Bancshares, Inc., Rogers, Arkansas.	Newspaper:	Not available
			Federal Register:	06/22/2011

**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 June 4, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST WESTERN BANK AND TRUST	* 18C * Branch	First Western Bank & Trust, Minot, North Dakota, to merge with First Western Bank & Trust, Eden Prairie, Minnesota, and incident thereto proposes to establish a branch at 100 Prairie Center Drive, Eden Prairie, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
GOLDEN OAK BANCSHARES, INC.	* 3A1	Golden Oak Bancshares, Inc., Sparta, Wisconsin, to become a bank holding company by acquiring 81.5 percent of Park Bank, Holmen, Wisconsin.	Newspaper: Federal Register:	06/26/2011 07/01/2011

**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 June 4, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
KEYSTONE INVESTMENT, INC.	CIC	Notification by Teresa L. Keslar, Beatrice, Nebraska, to acquire control of Keystone Investment, Inc., parent of Bank of Keystone, both in Keystone, Nebraska.	Newspaper: Federal Register:	Not available 06/21/2011
STATE BANK EMPLOYEES STOCK OWNERSHIP PLAN	CIC	Notification by Stanley D. Ostmeyer, Quinter, Kansas, to become trustee of the State Bank Employee Stock Ownership Plan, Hoxie, Kansas, and thereby acquire control of Prairie State Bancshares, Inc., parent of State Bank, both in Hoxie, Kansas.	Newspaper: Federal Register:	06/08/2011 05/24/2011



**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending June 4, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHALYBEATE SPRINGS CORPORATION	CIC	Jonathan Ross Kasling of Hughes Springs, Texas, Individually; Mayo Givens Kasling III of Hughes Springs, Texas, Individually; Jonathan Ross Kasling of Hughes Springs, Texas; Mayo Givens Kasling III of Hughes Springs, Texas; Mayo Givens Kasling, Jr. of Hughes Springs, Texas and Mayo Givens Kasling, Jr. as Trustee for the Mayo G. Kasling III 1996 Trust and as Trustee for the Jonathan Ross Kasling 1996 Trust; Rebecca Lynn Kasling of Hughes Springs, Texas; Mayo Givens Kasling, Sr. of Hughes Springs, Texas; Catherine Denise Kasling DeWitt of Hughes Springs, Texas; Misty Morgan Lake of Hughes Springs, Texas; Randall Marc Morgan of Hughes Springs, Texas; Sarah Virginia Kasling Shelton of Hughes Springs, Texas and Sarah Virginia Kasling as Trustee for the Ricky Dub Shelton Jr. 1996 Trust and as Trustee for the Shelby Shelton 1996 Trust and as Trustee for the Trenton Shelton 1996 Trust; Roy Kemp Kasling of Austin, Texas and Roy Kemp Kasling as Trustee for the Alexandra Kasling 1996 Trust and as Trustee for the Natalie Kasling 1996 Trust; all as members of the Kasling Family Group, intend to apply to the Federal Reserve Board for permission to retain control of 25 percent or more of the shares of Chalybeate Springs Corporation, Hughes Springs, Texas and thereby indirectly retain control of The First National Bank of Hughes Springs, Hughes Springs, Texas.	Newspaper: Federal Register:	Not available 05/11/2011
VIEWPOINT FINANCIAL GROUP, INC.	* 3A1	Viewpoint Financial Group, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of ViewPoint Bank, National Association, Plano, Texas.	Newspaper: Federal Register:	Not available 06/11/2011

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**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending June 4, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
BANKGUAM HOLDING COMPANY	* 3A1	BankGuam Holding Company, to become a bank holding company by acquiring 100 percent of Bank of Guam, both of Hagatna, Guam.	Newspaper: Federal Register:	Not available 06/13/2011
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Castle Creek Capital Partners IV, LP, Castle Creek Advisors IV, LLC, Castle Creek Capital IV, LLC, John T. Pietrzak, Pietrzak Advisory Corp., John M. Eggemeyer, JME Advisory Corp., William J. Ruh, Ruh Advisory Corp., Mark G. Merlo, Legions IV Advisory Corp., Joseph Mikesell Thomas, and Mikesell Advisory Corp., all of Rancho Santa Fe, California, to acquire up to 24.9% of the voting shares of Intermountain Community Bancorp, a bank holding company that is the sole shareholder of Panhandle State Bank, a state non-member bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	Not available 06/21/2011
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Stadium Capital Partners, L.P., Stadium Capital Qualified Partners, L.P., Stadium Capital Management LLC, and John Welborn, all of Bend, Oregon, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	Not available Not available
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to acquire up to 24.9 percent of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, and Morgan Stanley Private Bank, National Association, Purchase, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 04/25/2011

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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- 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