
Federal Reserve Release



H.2

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

No. 5

Week Ending February 4, 2012

Testimony and Statements

Banking Supervision -- statement by Kevin M. Bertsch, associate director, Division of Banking Supervision and Regulation, before a subcommittee of the House Committee on Financial Services on the Federal Reserve's perspective on the Financial Institutions Examination Fairness and Reform Act (H.R. 3461).

- Published, February 1, 2012

The Economic Outlook and the Federal Budget -- statement by Chairman Bernanke before the House Committee on the Budget on February 2 and the Senate Committee on the Budget on February 7, 2012, on the economic outlook, monetary policy, and the challenges facing federal fiscal policymakers.

- Published, February 2, 2012

Personnel

Division of Information Technology -- appointment of Lisa M. Bell, Raymond Romero, and Kofi A. Spong as associate directors; William K. Dennison, Glenn Eskow, Marietta Murphy, Kassandra Arana Quimby, Sheryl L. Warren, and Rajasekhar Yelisetty as deputy associate directors; Theresa Palya, Virginia Wall, Edgar Wang, and Charles B. Young as assistant directors; and Tom Nguyen as adviser.

- Approved, February 1, 2012

Regulations and Policies

Junior Lien Loan Loss Allowances -- interagency supervisory guidance on allowance for loan and lease losses estimation practices associated with loans and lines of credit secured by junior liens on one- to four-family residential properties.

- Announced, January 31, 2012

Enforcement

Bank of Bartlett, Bartlett, Tennessee -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, January 31, 2012

Capitol City Bancshares, Inc., Atlanta, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the State of Georgia Department of Banking and Finance.

- Announced, January 31, 2012

H.2 Actions under delegated authority

January 29, 2012 to February 4, 2012

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

MA Monetary Affairs

Bank Branches, Domestic

Secretary

FirstBank, Lakewood, Colorado -- to establish a branch at 2025 North Alma School Road, Chandler, Arizona.

- Approved, February 2, 2012

Bank Holding Companies

Secretary

1st United Bancorp, Inc., Boca Raton, Florida -- to acquire Anderen Financial, Inc., Palm Harbor, and Anderen Bank.

- Approved, February 3, 2012

Richmond

First Financial Holdings, Inc., Charleston, South Carolina -- to become a bank holding company on conversion of First Federal Savings and Loan Association, Charleston, to a state-chartered commercial bank.

- Approved, February 3, 2012

New York

FNBNY Bancorp, Inc., New York, New York, and Modern Capital Holdings, LLC -- to become bank holding companies and to acquire Madison National Bancorp, Inc., Hauppauge, and Madison National Bank; and for Modern Capital Holdings to acquire shares of The Upstate National Bank, Lisbon.

- Approved, January 31, 2012

Bank Holding Companies

Secretary

Park National Corporation, Newark, Ohio -- to engage in extending credit through its subsidiary, SE Property Holdings, LLC, Newark.

- Approved, January 30, 2012

General Counsel

Seacoast Banking Corporation of Florida, Stuart, Florida -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, January 17, 2012

(A/C)

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase certain assets and assume certain liabilities of Vision Bank, Panama City, Florida, and to retain the acquired facilities as branches.

- Approved, January 30, 2012

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of First Guaranty Bank and Trust Company of Jacksonville, Jacksonville, Florida, and to retain the acquired facilities as branches.

- Withdrawn, January 30, 2012

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to merge with Citizens National Bank of Paris, Paris, Illinois, and thereby establish four branches.

- Withdrawn, February 2, 2012

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

South Carolina Community Bank, Columbia, South Carolina -- request by Benedict College, Columbia, for relief from a commitment with respect to the bank.

- Granted, January 31, 2012

Change in Bank Control

Chicago

Johnson Financial Group, Inc., Racine, Wisconsin -- change in bank control of Johnson Financial and its subsidiary bank, Johnson Bank, Racine.

- Permitted, January 31, 2012

Kansas City

Williams Financial Corp., Gothenburg, Nebraska -- change in bank control of Williams Financial and its subsidiary bank, The Gothenburg State Bank and Trust Company, Gothenburg.

- Permitted, February 3, 2012

Financial Holding Companies

Kansas City

Mutual of Omaha Insurance Company, Omaha, Nebraska -- election to become a financial holding company.

- Effective, January 30, 2012

Membership

Richmond

First Federal Savings and Loan Association, Charleston, South Carolina -- to become a member of the Federal Reserve System on conversion to a state-chartered bank, First Federal Bank.

- Approved, February 3, 2012

Savings and Loan Holding Companies

Cleveland

Winding Creek Holdings, LLC, Toledo, Ohio -- to become a savings and loan holding company and to acquire shares of Bank of Maumee, Maumee.

- Withdrawn, February 2, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPE COD FIVE MUTUAL COMPANY	* 3A1	Application by Cape Cod Five Mutual Company, Harwich Port, Massachusetts, to establish a mutual bank holding company through the acquisition of The Cape Cod Five Cents Savings Bank, Harwich Port, Massachusetts. The filing was submitted pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	02/23/2012
			Federal Register:	02/27/2012

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 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Trust Company, Buffalo, New York, to establish a branch office located at 1420 Wisconsin Avenue NW, Washington, DC ("Georgetown Branch" RSSD ID 4370224).	Newspaper:	02/09/2012
			Federal Register:	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 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 09/21/2011

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

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Filer	Filing Type	Filing Proposal	End of Comment Period
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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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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 February 4, 2012

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 February 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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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 February 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER BANCORP, LTD.	4c8	Notice by Banner Bancorp, LTD, Birnamwood, Wisconsin, to continue to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 02/23/2012
FARMERS AND MECHANICS BANK, THE	* 18C * Branch	The Farmers & Mechanics Bank, Galesburg, Illinois, to purchase certain assets and assume certain liabilities of Associated Bank, N.A., Green Bay, Wisconsin, branches located at 50 East Main Street and 1865 Henderson Street, both of Galesburg, Illinois. The Farmers & Mechanics Bank will establish an office at 1865 Henderson Street, Galesburg, Illinois, upon consummation of the proposal.	Newspaper: Federal Register:	Not available Not applicable
INSPIRE BANCSHARES INC	* 3A1	Inspire Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank, Norwalk, Wisconsin.	Newspaper: Federal Register:	Not available 01/06/2012
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch facility to be located at Telegraph Road Metra Train Station, 911 South Telegraph Road, Lake Forest, Illinois.	Newspaper: Federal Register:	Not available Not applicable
RUSH-OAK CORPORATION	CIC	Notice by Edward A. Cox, Jr., individually, and together with John M. Cox as a group acting in concert, both of Naples, Florida, to acquire over 25 percent of the outstanding shares of Rush-Oak Corporation, Chicago, Illinois, and thereby indirectly acquire control of Oak Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 01/31/2012
RUSH-OAK CORPORATION	CIC	Notice by the Patricia I. Walsh Trust, Patricia I. Walsh as trustee, River Forest, Illinois, Mark J. Walsh, River Forest, Illinois, Richard A. Walsh, La Grange, Illinois, Katherine Walsh Hennessy, Chicago, Illinois, Anne E. Walsh, Forest Park, Illinois, Brian J. Walsh, Forest Park, Illinois, and Patrick M. Walsh, Chicago, Illinois, together as a group acting in concert, to acquire over 25 percent of the outstanding shares of Rush-Oak Corporation, Chicago, Illinois, and thereby indirectly acquire control of Oak Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/14/2012
TOWN AND COUNTRY BANK	* 18C * Branch	Notice by Town and Country Bank, Springfield, Illinois, to purchase certain assets and assume certain deposit and other liabilities of the branch of Associated Bank, National Association, Green Bay, Wisconsin, located at 706 Maine Street, Quincy, Illinois. Town and Country Bank will establish an office at 706 Maine Street, Quincy, Illinois, upon consummation of the proposal.	Newspaper: Federal Register:	Not available Not applicable
WAYTRU BANCORP	4c8	Notice by Waytru Bancorp, Cambridge City, Indiana, to continue to engage in the permissible nonbanking activity of extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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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 February 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORPORATE MERCHANT SERVICES INC.	* 3A1	Corporate Merchant Services Inc., Lake Mary, Florida, to become a bank holding company by acquiring 100 percent of Northern Star Financial Inc., Mankato, Minnesota, and thereby indirectly acquire Northern Star Financial, Inc., Mankato, Minnesota.	Newspaper: Federal Register:	Not available Not available
LAKE CENTRAL FINANCIAL, INC.	CIC	Change in Control Notice by Bryan Bruns, Annandale, Minnesota, to acquire 10 percent or more of the voting shares of Lake Central Financial, Inc., Annandale, Minnesota, and thereby indirectly gain control of Annandale State Bank, Annandale, Minnesota. In addition, Dwight and Leonetta Bruns, Dean and Cheryl Bruns, and Ricky and Renee Walberg, all of Annandale, Minnesota, to acquire voting shares and thereby join the Bruns Family Group, a group acting in concert, which controls Lake Central Financial, Inc., Annandale, Minnesota.	Newspaper: Federal Register:	02/15/2012 02/14/2012
MINNDAK BANCSHARES INC.	* 3A1	MinnDak Bancshares, Inc., Park Rapids, Minnesota, to become a bank holding company by acquiring 100 percent of Kent Bancshares, Inc., Kent, Minnesota, and thereby indirectly acquire Kent State Bank, Kent, Minnesota.	Newspaper: Federal Register:	02/20/2012 02/21/2012
SAINT PETER AGENCY, INC.	CIC	Change in control notice by Samuel B. Gault, Saint Peter, Minnesota, and Lisa R. Gault, Chaska, Minnesota, each to acquire 25% or more of the shares of Saint Peter Agency, Inc., Saint Peter, Minnesota, and thereby indirectly acquire control of The Nicollet County Bank of Saint Peter, Saint Peter, Minnesota.	Newspaper: Federal Register:	Not available 02/07/2012
STATE BANKSHARES, INC.	* 3A3	State Bankshares, Inc., Fargo, North Dakota, to acquire 100% of First Hawley Bancshares, Inc., Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.	Newspaper: Federal Register:	Not available 02/21/2012
VALLEY BANCSHARES, INC.	CIC	Change in Control Notice by Mark L. Hensley, Kalispell, Montana, Daniel J. Hensley, Kalispell, Montana, and Joan C. Hensley Brennan, Kirkland, Washington, as proposed general partners of the Hensley Family Limited Partnership, Kalispell, Montana, to gain control of Valley Bancshares, Inc., Kalispell, Montana, and thereby indirectly gain control of Valley Bank of Kalispell, Kalispell, Montana.	Newspaper: Federal Register:	02/13/2012 02/13/2012

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 February 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALAMOSA BANCORPORATION, LTD.	CIC	Notice by the Paul E. Nielsen and Patricia I. Nielsen Revocable Trust, and Patricia I. Nielsen, trustee, Albuquerque, New Mexico, to retain control of Alamosa Bancorporation, Ltd., parent of Alamosa State Bank, both in Alamosa, Colorado.	Newspaper: Federal Register:	Not available 02/14/2012
COTTONWOOD VALLEY BANK	* 18C * Branch	Cottonwood Valley Bank, Cedar Point, Kansas, to merge with Pilsen State Bank, Lincolnvilleville, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	02/13/2012 Not applicable
COUNTRY CLUB BANK	* Branch	Country Club Bank, Kansas City, Missouri, to establish a branch at One Ward Parkway, Kansas City, Missouri.	Newspaper: Federal Register:	02/22/2012 Not applicable
JCK, INC.	* 3A1	JCK, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of the First National Bank and Trust Company of Junction City, Kansas, both in Junction City, Kansas.	Newspaper: Federal Register:	03/02/2012 02/27/2012
NBC BANCSHARES LLC	* 3A3	NBC Bancshares, LLC, Lincoln, Nebraska, to retain 76.44 percent of the voting shares of Nebraska Bank of Commerce, Lincoln, Nebraska, through its conversion from a savings association to a Nebraska state banking corporation.	Newspaper: Federal Register:	Not available 02/27/2012
SHATTUCK BANCSHARES, INC.	CIC	Notice by Lindley C. Stuart, Shattuck, Oklahoma, individually; and by Dusti D. Kuehne, Southlake, Texas, to become part of the Stuart Family Group acting in concert; to acquire control of Shattuck Bancshares, Inc., parent of The Shattuck National Bank, both in Shattuck, Oklahoma.	Newspaper: Federal Register:	Not available 02/13/2012

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 4, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of I Bank Holding Company, Inc., Lakeway, Texas, and indirectly acquire I Bank Texas, SSB, Austin, Texas.	Newspaper: Federal Register:	Not available 03/02/2012
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 6100 Colleyville Boulevard, Suite 170, Colleyville, Texas 76034.	Newspaper: Federal Register:	Not available Not applicable
WESTERN BANK	* Branch	Western Bank, Lordsburg, New Mexico, to establish a branch at 1 Main Street, Bisbee, Arizona 85603.	Newspaper: Federal Register:	02/10/2012 Not applicable

District: 11

Federal Reserve Bank of Dallas

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Institution	Location
NONE	

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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	
FIRST PACTRUST BANCORP, INC.	* 3A1 * 4c8	First PacTrust Bancorp, Inc., Chula Vista, California, to become a bank holding company by acquiring 100 percent of Beach Business Bank, Manhattan Beach, California, pursuant to section 3(a)(1) of the BHC Act, and 2)to retain 100 percent control of Pacific Trust Bank, fsb,Chula Vista, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper:	Not available
			Federal Register:	02/21/2012

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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