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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. 36

Week Ending September 8, 2012

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$3 billion in 28-day term deposits on September 10, 2012.

- Announced, September 5, 2012

Enforcement

Rosholt Bancorporation, Inc., Rosholt, Wisconsin -- written agreement dated March 1, 2011, terminated September 4, 2012.

- Announced, September 6, 2012

BS&R Banking Supervision and Regulation  
C&CA Consumer and Community Affairs  
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems  
IF International Finance  
MA Monetary Affairs

### Bank Branches, Domestic

#### Chicago

Chemical Bank, Midland, Michigan -- to establish a branch at 433 West Main Street, Benton Harbor.

- Approved, September 4, 2012

#### New York

Elmira Savings Bank, Elmira, New York -- to establish a branch at 2081 Lake Road, Elmira Heights.

- Approved, September 4, 2012

#### Richmond

Pioneer Bank, Stanley, Virginia -- to establish a branch at Stoneridge Drive North, Gateway Center, Lot 1A, Ruckersville, and to increase its investment in bank premises.

- Approved, September 6, 2012

### Bank Holding Companies

#### Chicago

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

- Approved, September 7, 2012

### Bank Holding Companies

#### Kansas City

Equity Bancshares, Inc., Wichita, Kansas -- to acquire First Community Bancshares, Inc., Overland Park, and its subsidiary bank, First Community Bank, Lee's Summit, Missouri.

- Approved, September 4, 2012

### Change in Bank Control

#### Kansas City

Converse County Capital Corporation, Douglas, Wyoming -- to retain control of Converse County Capital and its subsidiary bank, Converse County Bank, Douglas.

- Permitted, September 5, 2012

#### Atlanta

Florida Capital Group, Inc., Jacksonville, Florida -- change in control of Florida Capital Group and its subsidiary bank, Florida Capital Bank, Jacksonville.

- Permitted, September 7, 2012

#### San Francisco

Prime Pacific Financial Services, Inc., Lynnwood, Washington -- change in bank control of Prime Pacific Financial and its subsidiary bank, Prime Pacific Bank, National Association, Lynnwood.

- Permitted, September 6, 2012

### Extensions of Time

#### Boston

Coastway Bancorp, MHC, Cranston, Rhode Island, and Coastway Bancorp, LLC -- extension to December 4, 2012, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Coastway Community Bank, Cranston; and elections by Coastway MHC and Coastway LLC to become financial holding companies.

- Granted, September 4, 2012

### Financial Holding Companies

#### St. Louis

Cooper Investments, Inc., Farmington, Missouri -- election to become a financial holding company.

- Effective, September 7, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN BANK CORPORATION	* 3A3	Application by Eastern Bank Corporation, Boston, Massachusetts, to acquire Campello Bancorp, and its subsidiary bank, The Community Bank, A Massachusetts Co-operative Bank, both of Brockton, Massachusetts , pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available
New Hampshire Mutual Bancorp	* 3A1	New Hampshire Mutual Bancorp, Manchester, New Hampshire to become a mutual holding company through the acquisition of Meredith Village Savings Bank, Meredith, New Hampshire, pursuant to section 3(a)(1) of the BHC Act.	Newspaper: Federal Register:	Not available Not available

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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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.

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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 September 8, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and acquire two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 09/17/2012
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make additional investment in CitiFinancial Europe Plc, London, England.	Newspaper: Federal Register:	Not applicable Not applicable
ORIENTAL FINANCIAL GROUP INC.	* 3A3	Oriental Financial Group Inc, San Juan, Puerto Rico, to acquire 100 percent of BBVAPR Holding Corporation, San Juan, Puerto Rico and thereby indirectly acquire Banco Bilbao Vizcaya Argentaria Puerto Rico, San Juan, Puerto Rico.	Newspaper: Federal Register:	Not available 08/31/2012
RSB BANCORP, MHC	* 3A1	RSB Bancorp, MHC and RSB Bancorp, Inc., both of Roselle, New Jersey, to become bank holding companies by acquiring 100 percent of Roselle Savings Bank, Roselle, New Jersey.	Newspaper: Federal Register:	Not available 09/26/2012
WING LUNG BANK LIMITED	FBSEA	Wing Lung Bank Limited, Hong Kong, to establish a federal branch in San Francisco, California and to upgrade its Los Angeles federal limited branch to a full service branch, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available 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 September 8, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST PRIORITY FINANCIAL CORP.	* 3A5	First Priority Financial Corp, Malvern, PA, to acquire 100% of Affinity Bancorp, Inc., Wyomissing, PA.	Newspaper:	09/24/2012
			Federal Register:	09/26/2012

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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 September 8, 2012**

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

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW PEOPLES BANKSHARES, INC.	CIC	Harold Lynn Keene, Lebanon, Virginia, individually to control up to 15.95% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Harold Lynn Keene and Arbutus Keene, Lebanon, Virginia, as a group acting in concert to control up to 15.96% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper: Federal Register:	08/30/2012 09/11/2012
NEW PEOPLES BANKSHARES, INC.	CIC	Blaine Scott White, Castlewood, Virginia, to individually control up to 18.79% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Blaine Scott White Trust (trustee, Blaine Scott White), Blaine Scott White II, Ireevocable Trust (trustee, Blaine Scott White), and Brenda D. White, all of Castlewood, Virginia, Tiffany White of Evergreen, Colorado, James F. White, Jr. and Patricia Jolene White, both of Abingdon, Virginia, Bonny W. Gable of Bristol, Virginia, along with other family members as a group acting in concert to control up to 20.20% of the outstanding voting shares of New Peoples Bankshares, Inc., HONaker, Virginia	Newspaper: Federal Register:	08/30/2012 09/11/2012

**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 September 8, 2012**

<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 September 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HEARTLAND BANCSHARES, INC.	4c8	American Heartland Bancshares, Inc., Sugar Grove, Illinois, to engage de novo in extending credit and servicing loans through a newly established wholly-owned subsidiary, American Heartland Holdings, LLC, Sugar Grove, Illinois.	Newspaper: Federal Register:	Not applicable 09/26/2012
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to purchase the assets and assume the liabilities of 21 branches of Independent Bank, Ionia, Michigan, and thereby establish 21 branches.	Newspaper: Federal Register:	Not available Not applicable
CHOICEONE BANK	* Branch	ChoiceOne Bank, Sparta, Michigan, to establish a courier service at 109 East Division, Sparta, Michigan.	Newspaper: Federal Register:	08/31/2012 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
NONE			

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending September 8, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL MISSOURI SHARES, INC.	CIC	Notice by The Craig R. Curry Blind Trust with Mark E. Rector as Trustee, Lebanon, Missouri, to gain control of Central Missouri Shares, Inc., Lebanon, Missouri.	Newspaper: Federal Register:	09/24/2012 09/27/2012
FINANCIAL FEDCORP INC	* 3A1	Financial FedCorp, Inc., Memphis, Tennessee, to become a bank holding company through the conversion of its wholly-owned subsidiary, Financial Federal Savings Bank, Memphis, Tennessee, from a federally chartered savings bank to a state chartered commercial bank.	Newspaper: Federal Register:	09/28/2012 10/05/2012
FINANCIAL FEDERAL SAVINGS BANK	Member	Financial Federal Savings Bank, Memphis, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FINANCIAL SERVICES HOLDING CORPORATION	* 3A3	Financial Services Holding Corporation, Henderson, Kentucky, to acquire 100 percent of Harrison Bancorporation, Cynthiana, Kentucky, and thereby indirectly acquire The Harrison Deposit Bank and Trust Company, Cynthiana, Kentucky.	Newspaper: Federal Register:	Not available Not available

**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	

\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire 100 percent of North Country Bank, National Association, McClusky, North Dakota.	Newspaper: Federal Register:	Not available 09/06/2012
FRANSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100% of Clinton State Bank, Clinton, Minnesota.	Newspaper: Federal Register:	09/14/2012 09/07/2012
LAKESIDE BANK HOLDING COMPANY	CIC	Retroactive change in control notice by Brian Darold Petersen, Livingston, Montana, to retain 25% or more of the shares of Lakeside Bank Holding Company, New Town, North Dakota, and thereby indirectly retain control of Lakeside State Bank, New Town, North Dakota, and McKenzie County Bank, Watford City, North Dakota.	Newspaper: Federal Register:	Not available 09/24/2012

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending September 8, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANCORPORATION, INC.	* 4c8	American Bancorporation, Inc., Sapulpa, Oklahoma, to acquire Osage Bancshares, Inc., parent of Osage Federal Bank, both in Pawhuska, Oklahoma, and thereby engage in the operation of a savings association. American Heritage Bank, Sapulpa, Oklahoma, to merge with Osage Federal Bank, Pawhuska, Oklahoma, and incident thereto, to establish branches in Barnsdale, Bartlesville, and Pawhuska, Oklahoma.	Newspaper:	09/21/2012
	* 18C		Federal Register:	09/21/2012
	* Branch			
BATES COUNTY BANCSHARES, INC.	CIC	Notification by Randal S. Shannon, Drexel, Missouri, to acquire control of Bates County Bancshares, Inc., parent of Security Bank, both in Rich Hill, Missouri.	Newspaper:	Not available
			Federal Register:	09/06/2012
ST. JOSEPH BANCORP, INC.	CIC	Notice by Billy D. Cole and Joy Y. Cole, St. Joseph, Missouri; Nancy Stonner, Blue Springs, Missouri; Norma Cole, Redmond, Washington; Mary Benson, New York, New York; and Thomas Cole, Liberty, Missouri; as a group acting in concert, to acquire control of St. Joseph Bancorp, Inc., parent of Midwest Federal Savings and Loan Association of St. Joseph, both in St. Joseph, Missouri.	Newspaper:	Not available
			Federal Register:	09/18/2012
VALLEY BANCORP, INC.	CIC	Notice by Timothy C. Kohart, Syracuse, Kansas, individually, including as co-trustee of the Valley Bancorp, Inc. ESOP, and together with his spouse, Marilyn S. Kohart, Syracuse, Kansas, acting as a group in concert, to retain control of Valley Bancorp, Inc., parent of Valley State Bank, both in Syracuse, Kansas.	Newspaper:	Not available
			Federal Register:	09/20/2012
WEED INVESTMENT GROUP, INC.	* 3A3	Weed Investment Group, Inc., Cheyenne Wells, Colorado, to acquire 100 percent of the voting shares of Kit Carson Insurance Agency, Inc., Kit Carson, Colorado, parent of The Kit Carson State Bank, Kit Carson, Colorado	Newspaper:	Not available
			Federal Register:	10/05/2012



**District: 10**

**Federal Reserve Bank of Kansas City**

**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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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BSJ BANCSHARES, INC.	CIC	Rebecca Watson Vizard, St. Joseph Louisiana; Michael Rene Vizard, St. Joseph, Louisiana; Sarah Scott Vizard, New Orleans, Louisiana; Michael Ross Vizard, Nashville, Tennessee; and William Wade Watson, St. Joseph, Louisiana, (collectively known as the "Vizard Family Group") to retain control of 25 percent or more of the shares of, and thereby control of, BSJ Bancshares, Inc., St. Joseph, Louisiana, and indirectly Cross Keys Bank, St. Joseph, Louisiana.	Newspaper: Federal Register:	Not available 09/18/2012
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at 1912 Main Street, Madison, Mississippi 39110.	Newspaper: Federal Register:	09/07/2012 Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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NONE	

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending September 8, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FNB BANCORP	* 3A3	FNB Bancorp, South San Francisco, California, requests a waiver from filing a Section 3 application in connection with the merger of Oceanic Bank, San Francisco, California, into First National Bank of Northern California, South San Francisco, California.	Newspaper: Federal Register:	Not available Not available
GREEN DOT BANK DBA BONNEVILLE BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain liabilities of Synovus Bank, Columbus, Georgia.	Newspaper: Federal Register:	Not available Not applicable
OREGON PACIFIC BANCORP	CIC	Gapstow Capital Partners, L.P.; CJA Private Equity Financial Restructuring Master Fund I, L.P.; CJA Private Equity Financial Restructuring Fund I, Ltd., and its investors; CJA Private Equity Financial Restructuring GP I, Ltd.; Christopher J. Acito & Associates GP, LLC; Christopher J. Acito; and Jack T. Thompson; all of New York, New York; and Timothy S.F. Jackson, Newtown, Connecticut; to acquire voting shares of Oregon Pacific Bancorp, and thereby indirectly acquire voting shares of Oregon Pacific Banking Co. DBA Oregon Pacific Bank, both of Florence, Oregon.	Newspaper: Federal Register:	Not available 09/18/2012
WESTERN ALLIANCE BANCORPORATION	* 3A5 4c8	Western Alliance Bancorporation, Phoenix, Arizona, to merge with Western Liberty Bancorp, and thereby indirectly acquire its subsidiary bank, Service1st Bank of Nevada, both of Las Vegas, Nevada; and 2) Western Alliance Bancorporation, Phoenix, Arizona, to acquire Las Vegas Sunset Properties, Las Vegas, Nevada, and thereby engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 09/21/2012

**District: 12**

**Federal Reserve Bank of San Francisco**

**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