
Federal Reserve Release



H.2

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

No. 14

Week Ending April 2, 2005

Bank Holding Companies

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain -- to acquire Laredo National Bancshares, Inc., Laredo, Texas; Laredo National Bancshares of Delaware, Inc., Wilmington, Delaware; The Laredo National Bank, Laredo, and South Texas National Bank of Laredo.

- Approved, March 30, 2005

Enforcement

Eagle National Holding Company, Doral, Florida -- issuance of a cease and desist order.

- Announced, March 31, 2005

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	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at 112 North Marion Street, Athens.

- Approved, March 31, 2005

St. Louis

The Callaway Bank, Fulton, Missouri -- to establish a branch at 2202 North Bluff.

- Approved, March 30, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1923 Dorothy Lane, Moraine.

- Approved, March 31, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3443 East State Road 32, Westfield, Indiana.

- Approved, March 31, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3360 Tittabawasse Road, Saginaw.

- Approved, March 31, 2005

Kansas City

First Bank of Medicine Lodge, Medicine Lodge, Kansas -- to relocate its main office to 7401 West 135th Street, Overland Park, and to establish a branch at 120 East Kansas, Medicine Lodge.

- Approved, March 29, 2005

Cleveland

Minster Bank, Minster, Ohio -- to establish a branch at 1280 Experimental Farm Road, Troy.

- Approved, April 1, 2005

Bank Branches, Domestic

Atlanta

The Peoples Bank and Trust Company, Selma, Alabama -- to establish branches at 401 19th Street North, Bessemer; 1784 Taliaferro Trail, Montgomery; 7167 Highway 22 North, Valley Grande; and Two Perimeter Park South, Birmingham.
- Approved, March 31, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 904 Cypress Parkway, Poinciana Place, Florida.
- Approved, March 29, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 9570 Southwest Highway 20, Ocala, Florida.
- Approved, March 31, 2005

Philadelphia

Woodlands Bank, Williamsport, Pennsylvania -- to establish a branch at 1146 Allegheny Street, Jersey Shore.
- Approved, March 30, 2005

Bank Holding Companies

Boston

BankFive, MHC, Fall River, Massachusetts, and BankFive Corporation -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Fall River Five Cents Savings Bank.
- Approved, March 28, 2005

Chicago

Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin -- to increase its ownership up to 33.24 percent of the shares of Union Bancorporation, and thereby acquire Community State Bank.
- Approved, March 31, 2005

Bank Holding Companies

Minneapolis

Freedom Bancorporation, Columbia Falls, Montana -- to become a bank holding company and to acquire Freedom Bank, a de novo bank.
- Approved, March 28, 2005

Atlanta

Hometown Community Bancshares, Inc., Braselton, Georgia -- to become a bank holding company and to acquire Hometown Community Bank of Georgia, a de novo bank.
- Withdrawn, March 28, 2005

Chicago

Independent Alliance Banks, Inc., Fort Wayne, Indiana -- to become a bank holding company and to acquire Grabill Bancorp, Grabill, and Grabill Bank; and Marbank Financial Corporation, Markle, and MarkleBank.
- Approved, March 29, 2005

Director, BS&R

Klein Financial, Inc., Chaska, Minnesota, and Preferred Bank, Big Lake -- request for an exemption from section 23A of the Federal Reserve Act.
- Granted, April 1, 2005

St. Louis

Perry County Bancorp, Inc., DuQuoin, Illinois -- to acquire DQSB Financial Services, Inc., and thereby engage in securities brokerage and advisory services activities.
- Approved, April 1, 2005

Atlanta

Saladrigas Holdings, LP, Miami, Florida -- to become a bank holding company and to acquire 12 percent of the shares of Premier American Bank.
- Withdrawn, March 29, 2005

Atlanta

Security Bank Corporation, Macon, Georgia -- to acquire SouthBank, Woodstock.
- Withdrawn, March 30, 2005

Bank Holding Companies

Cleveland

Sky Financial Group, Inc., Bowling Green, Ohio -- to acquire Belmont Bancorp, Inc., Bridgeport, and to merge its subsidiary, Sky Bank, Salineville, with Belmont Bancorp's subsidiary, Belmont National Bank, Wheeling, West Virginia, and thereby establish branches.
- Approved, March 31, 2005

Richmond

Southern National Bancorp of Virginia, Inc., Charlottesville, Virginia -- to become a bank holding company and to acquire Sonabank, N.A., a de novo bank.
- Approved, March 30, 2005

Cleveland

SSNB, Inc., Lancaster, Ohio -- to become a bank holding company and to acquire Standing Stone National Bank.
- Approved, April 1, 2005

Kansas City

Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, Sundance, Wyoming -- to acquire additional shares up to 26.06 percent of Sundance Bankshares, Inc., parent of Sundance State Bank.
- Approved, March 30, 2005

Change In Bank Control

Chicago

D&H Investments Corp., Cherokee, Iowa -- change in bank control.
- Permitted, April 1, 2005

St. Louis

First Community Bancshares, Inc., Batesville, Arkansas -- change in bank control.
- Withdrawn, March 28, 2005

St. Louis

Southwest Missouri Bancshares, Inc., Ozark, Missouri -- change in bank control.
- Permitted, March 28, 2005

Competitive Factors Reports

Minneapolis

Citizens Community Federal, Altoona, Wisconsin -- report on competitive factors of the proposed acquisition and merger with Community Plus Savings Bank, Rochester Hills, Michigan.
- Submitted, March 29, 2005

Secretary

Independent Bank South Michigan, Leslie, Michigan -- report on competitive factors of the proposed acquisition of the Portland branch of Independent Bank, Bay City.
- Submitted, April 1, 2005

Secretary

Independent Bank West Michigan, Rockford, Michigan -- report on competitive factors of the proposed acquisition of the Ionia, Belding, Saranac, Lyons, and Carson City branches of Independent Bank, Bay City.
- Submitted, April 1, 2005

New York

Marathon National Bank of New York, Astoria, New York -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Ocwen Federal Bank, FSB, Fort Lee, New Jersey.
- Submitted, March 31, 2005

San Francisco

Savings Bank of Mendocino County, Ukiah, California -- report on competitive factors of the proposed acquisition of the North Lakeport branch of Westamerica Bank, San Rafael.
- Submitted, March 28, 2005

Extensions Of Time

Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma -- extension to June 30, 2005, to acquire up to 40 percent of the shares of Citizens Bancshares, Inc.
- Granted, March 30, 2005

Extensions Of Time

Kansas City

Davis Bancorporation, Inc., Davis, Oklahoma -- extension to July 9, 2005, to acquire shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore.
- Granted, March 31, 2005

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- extension to July 9, 2005, to acquire, directly and indirectly, shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore.
- Granted, March 31, 2005

Atlanta

Georgia Trust Bancshares, Inc., Buford, Georgia -- extension to June 30, 2005, to become a bank holding company and to acquire Georgia Trust Bank, a de novo bank.
- Granted, March 29, 2005

Kansas City

Morrill Bancshares, Inc., Merriam, Kansas -- extension to July 9, 2005, to acquire shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore.
- Granted, March 31, 2005

Atlanta

Terrace Bank, Tampa, Florida -- extension to April 2, 2006, to establish a branch at 12401 West Linebaugh Avenue.
- Granted, March 31, 2005

Financial Holding Companies

Atlanta

Privee Financial, Inc., Miami, Florida, Privee LLC, and Remo DuQuoin LLC -- elections to become financial holding companies.
- Effective, April 1, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – 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.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco Latinoamericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banco Votorantim, Sao Paulo, Brazil, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Lloyds TSB Offshore Limited, St. Helier, Jersey, to establish a representative office in Miami, Florida.	Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
66015	BPD BK, New York, NY	09/27/2004	03/28/2005	O	X	

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pocono Community Bank, Stroudsburg, PA, to establish a branch facility to be located at Route 209, Brodheads ville, Monroe County, PA.	Newspaper – 04/10/2005

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Penn Bancshares, Inc., Pennsville, NJ, to purchase 19.9% of the voting shares of Harvest Community Bank, Pennsville, NJ	Newspaper – N/Avail Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V – 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.

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					<i>LrgBk</i>	<i>SmBk</i>
189419	Susquehanna Patriot Bank, Marlton, New Jersey	10/12/2004	03/28/2005	O	X	

Section VI – CRA examinations scheduled for 2nd Quarter of 2005

<i>Institution</i>	<i>Location</i>
Community Bank	Clarks Summit, PA
New Tripoli Bank	New Tripoli, PA
Pennsylvania State Bank	Camp Hill, PA

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1529 Waukegan Rd., Glenview, IL.	Newspaper – 04/06/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 5342 North Hamilton Road, Columbus, OH	Newspaper – N/Avail
*18(c), *5(d)(3), & *Branch	Application by The State Bank and Trust Company, Defiance, OH to acquire two branch offices located in Lima, OH of Liberty Savings Bank, FSB, Wilmington, OH	Newspaper – 04/28/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18(c), *3(a)(3), & *Branch	Community Trust Bancorp, Inc., Pikeville, KY, to acquire Heritage Community Bank, Dansville, KY	Newspaper – 05/06/2005 Fed Reg – N/Avail
*3(a)(5)	Peoples Community Bancorp, Inc., West Chester, OH to acquire American State Corporation and its wholly-owned subsidiary American State Bank, both of Lawrenceburg, IN	Newspaper – N/Avail Fed Reg – 04/07/2005

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

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SN = Substantial noncompliance

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of the Commonwealth, Norfolk, Virginia, to establish a branch at 4317 Pretty Lake Avenue, Norfolk, Virginia.*	Newspaper – 04/14/2005

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Premier Community Bankshares, Inc., Winchester, Virginia, to acquire 100% of the voting shares of Premier Bank, Inc., Martinsburg, Virginia (an organizing bank).*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Bank of America Corporation, Charlotte, North Carolina, to acquire Bank of America Rhode Island, N. A., Providence, Rhode Island.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice of Change in Control filed by Mr. William Gossett to retain 11.38% of the voting shares of Island Bancorp, Beaufort, South Carolina.*	Fed Reg – 04/20/2005 Newspaper – 04/20/2005

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
3(a)(1)	CB Financial Corporation, Wilson, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Cornerstone Bank, Wilson, North Carolina.

Section V – Availability of CRA public evaluations

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O = Outstanding

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SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
3198421	Bank of Virginia 11730 Hull Street Road Midlothian, Virginia 23112	01/24/2005	03/30/2005	S		X

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Rivoli Bank & Trust, Macon, Georgia, to establish a branch located at 222 West Poplar Street, Griffin, Georgia.*	Newspaper – 04/03/2005

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
StateMember Bank Other	SunTrust Bank, Atlanta, Georgia, request for approval to make an additional investment in community development project.

Section V – 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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2735913	The Peachtree Bank 9570 Medlock Bridge Road Duluth, Georgia 30097 (770) 814-8100	10/04/2004	03/27/2005	S		X

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
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None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of Capitol Development Bancorp Limited II, Lansing, Michigan, and thereby indirectly acquire Bank of Bellevue (in organization), Bellevue, Washington, and by Capitol Development Bancorp Limited II, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Bellevue (in organization), Bellevue, Washington.*	Fed Reg – 04/12/2005 Newspaper – 03/30/2005
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of Capitol Bancorp Colorado Limited, Lansing, Michigan, and thereby indirectly acquire Fort Collins Commerce Bank (in organization), Fort Collins, Colorado, and by Capitol Bancorp Colorado Limited, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Fort Collins Commerce Bank (in organization), Fort Collins, Colorado.*	Fed Reg – 04/26/2005 Newspaper – N/Avail
CIC	Notice by the Hansen family (Jutta Hansen, DeWitt, Iowa; Chris F. Hansen, Jr. Trust, DeWitt, Iowa; Pamela A. Swahn IRA, Granite Bay, California; Pamela A. Swahn, Granite Bay, California; Anne H. Fergus, Whitefish Bay, Wisconsin; Melanie K. Boosalis, Long Grove, Iowa; and Chris Hansen III, Grand Mound, Iowa) to acquire control of 30.66 percent of the common stock of DeWitt Bancorp, Inc., DeWitt, Iowa, and thereby indirectly DeWitt Bank and Trust Company, DeWitt, Iowa.	Fed Reg – 04/20/2005 Newspaper – N/Avail
3(a)(1)	Edgebrook Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Edgebrook Bank (in organization), Chicago, Illinois.*	Fed Reg – 04/15/2005 Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Mainsource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of Madison Bank & Trust Company, Madison, Indiana.*	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First Suburban Bancorp Corporation, Maywood, Illinois, proposes to acquire 100 percent of Water Street Capital Markets LLC, Glendale Heights, Illinois, and thereby to engage in financial and investment advisory activities and securities brokerage activities.	Fed Reg – N/Avail

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

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Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 3201 McClelland Boulevard, Joplin, Missouri.*	Newspaper – 04/07/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1	Evolve Financial Group, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 100 percent of Parkin Bancorp, Inc., Parkin, Arkansas, and thereby indirectly acquire First State Bank, Parkin, Arkansas. (Previously submitted during the week ending March 26, 2005.)*	Newspaper – 04/28/2005 Fed Reg – 04/25/2005

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Choice Financial Holdings, Inc., Grafton, North Dakota, to acquire 85 percent of Peoples State Bank of Comfrey, Comfrey, Minnesota.*	Fed Reg – 04/15/2005 Newspaper – 04/15/2005
3(a)(1)	Rum River Bancorporation, Inc., Milaca, Minnesota to become a bank holding company by acquiring 100 percent of the First National Bank of Milaca, Milaca, Minnesota.*	Fed Reg – 04/21/2005 Newspaper – N/Avail
3(a)(5)	Deerwood Bancshares, Inc., Deerwood, Minnesota, to acquire 100 percent of Northome Bancshares, Inc., Northome, Minnesota, and thereby indirectly acquire Northland Community Bank, Northome, Minnesota.*	Fed Reg – 04/22/2005 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

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NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	The Citizens-Farmers Bank of Cole Camp, Cole Camp, Missouri, to purchase certain assets and assume certain liabilities of the Stover, Missouri branch of Concordia Bank, Concordia, Missouri, and incident thereto, to establish a branch.	Newspaper – 04/18/2005

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notification by Robert E. Mickey, Jr., Holden, Missouri, individually and as trustee of the Marilyn Mickey Clay 2005 Irrevocable Trust, to acquire control of F&C Bancorp, Inc., parent of Farmers and Commercial Bank, both in Holden, Missouri.	Newspaper – 04/13/2005 Fed Reg – 04/08/2005
CIC	Notification by Joel H. Wiens, Cheyenne, Wyoming, to acquire control of Union Bank Corporation, parent of Union State Bank, both of Upton, Wyoming.	Newspaper – N/Avail Fed Reg – 04/18/2005
CIC	Notification by Stephen Sherlock, Lamar, Colorado, individually and as trustee for Colorado East Bank & Trust Employee Stock Ownership Plan, Lamar, Colorado, to retain control of ColoEast Bankshares, Inc., Lamar, Colorado, parent of First National Bank of Tribune, Tribune, Kansas, and Colorado East Bank & Trust, Lamar, Colorado.	Newspaper – N/Avail Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

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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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Independent Bank Group Central Texas, Inc., McKinney, Texas, and CTB Holdings Delaware, Inc., Wilmington, Delaware, to merge with First FSB Bancshares, Inc., Mount Calm, Texas, and indirectly acquire First State Bank, Italy, Texas, and First State Bank, Mount Calm, Texas.	Fed Reg – 04/25/2005 Newspaper – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – 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.

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The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Oakland Venture Group, Los Angeles, California, to become a bank holding company by acquiring 100 percent of Innovative Bancorp and its wholly-owned subsidiary, Innovative Bank, both of Oakland, California.*	Newspaper – N/Avail Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)(C)	NNB Holdings, Inc., Reno, Nevada, to become a bank holding company by acquiring at least 67 percent of Northern Nevada Bank, Reno, Nevada.	
3(a)(5)(C)	Uniti Financial Corporation, Buena Park, California, to become a bank holding company by acquiring Uniti Bank, Buena Park, California. Also, elects to become a financial holding company.	

Section V – 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.

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The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	
