Federal Reserve Release



H.2

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

No. 9

Week Ending February 27, 2010

Testimony and Statements

Incentive Compensation -- statement by Scott Alvarez, general counsel, before the House Committee on Financial Services on incentive compensation practices in banking and financial services.

- Published, February 25, 2010

Small Business Lending -- statement by Governor Duke before the House Committees on Financial Services and Small Business regarding credit availability for small businesses and steps being taken to help meet the needs of creditworthy borrowers.

- Published, February 26, 2010

Enforcement

Bankers' Bank of the West Bancorp, Denver, Colorado, and Bankers' Bank of the West -- written agreement with the Federal Reserve Bank of Kansas City and the Colorado Division of Banking.

- Announced, February 24, 2010

Citizens Bancorp, Nevada City, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, February 25, 2010

Heritage Commerce Corp, San Jose, California, and Heritage Bank of Commerce -written agreement with the Federal Reserve Bank of San Francisco and the State of California Department of Financial Institutions.

- Announced, February 23, 2010

Mercantile Bancorp, Inc., Quincy, Illinois -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, February 24, 2010

Enforcement

Pacific State Bancorp, Stockton, California, and Pacific State Bank -- written agreement with the Federal Reserve Bank of San Francisco and the State of California Department of Financial Institutions.

- Announced, February 24, 2010

H.2 Actions under delegated authority

February 21, 2010 to February 27, 2010

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Comminity Affairs IF International Finance

FOMC Federal Open Market Committee OSDM Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

AuburnBank, Auburn, Alabama -- to establish a branch at 132 Fob James Drive, Valley.

- Approved, February 24, 2010

Atlanta

Commerce Union Bank, Springfield, Tennessee -- to establish a branch at 425 East Main Street, Gallatin.

- Approved, February 26, 2010

St. Louis

The Peoples Bank, Marion, Kentucky -- to establish a branch at 605C Happy Valley Road, Glasgow.

- Approved, February 24, 2010

Bank Holding Companies

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- to acquire additional shares of UBT Bancshares, Inc., Marysville, and United Bank & Trust.

- Approved, February 26, 2010

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Approved, February 25, 2010

Bank Holding Companies

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to acquire additional shares of Legacy National Bank, Springdale.

- Approved, February 24, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Marco Community Bank, Marco Island, Florida, and to retain the acquired facility as a branch.

- Withdrawn, February 22, 2010

St. Louis

Midland States Bank, Effingham, Illinois -- to purchase certain assets and assume certain liabilities of 13 branches of Amcore Bank, N.A., Rockford, and to retain the acquired facilities as branches.

- Approved, February 23, 2010

Banks, Foreign

Director, BS&R

ABN AMRO Bank N.V., Amsterdam, The Netherlands -- to establish a representative office in New York, New York.

- Approved, February 26, 2010

Change in Bank Control

Chicago

Belmont Financial Group, Inc., Chicago, Illinois -- change in bank control of Belmont and its subsidiary bank, Belmont Bank & Trust Company, Chicago.

- Permitted, February 22, 2010

Kansas City

First Norton Corporation, Norton, Kansas -- to retain control of First Norton and its subsidiary bank, First Security Bank & Trust Company, Norton.

- Permitted, February 23, 2010

Extensions of Time

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension to May 17, 2010, to acquire additional shares of Washington Bancorp, Washington, and thereby increase its ownership of Federation Bank.

- Granted, February 26, 2010

Boston

Charles River Bancorp, MHC, Medway, Massachusetts, and Charles River Bancorp, Inc. -- extension to May 23, 2010, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Charles River Bank, Medway.

- Granted, February 23, 2010

Extensions of Time

New York

Deutsche Bank Aktiengesellschaft, Frankfurt, Germany; Taunus Corporation, New York, New York; and Deutsche Bank Trust Corporation -- extension to May 1, 2010, to acquire Deutsche Bank Trust Company, National Association, New York, as part of an internal reorganization.

- Granted, February 25, 2010

New York

Haven Bancorp, MHC, Hoboken, New Jersey, and Haven Bancorp, Inc. -- extension to March 31, 2010, to acquire Haven Savings Bank, Hoboken.

- Granted, February 24, 2010

Cleveland

The Saint Henry Bancorp, Inc., St. Henry, Ohio -- extension to June 15, 2010, to become a bank holding company and to acquire The St. Henry Bank, St. Henry, and for The St. Henry Bank to merge with SHB Interim Bank.

- Granted, February 25, 2010

International Operations

Boston

State Street Bank and Trust Company, Boston, Massachusetts, and State Street International Holdings -- to invest in State Street International Holdings Switzerland GmbH, in excess of the investment limit of Regulation K.

- Withdrawn, February 25, 2010

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Comment	Period
MARBLEHEAD BANK	* Branch	Application by Marblehead Bank, Marblehead, Massachusetts to establish a de novo branch office at 100 Cummings Center, Beverly, Massachusetts, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Federal Register:	02/26/2010 Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Comment	Period
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, requests a waiver from the aggregate investment limit provided in Section 211.9(b)(6) of Regulation K for a certain internal reorganization involving certain UK-based subsidiaries.	Newspaper: Federal Register:	Not applicable Not applicable
NATIXIS	FBSEA	Natixis, Paris, France, to establish an additional branch in New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	03/19/2010 Not applicable

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Federal Reserve Bank of New York

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Institution Location

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Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Comment Period		
BRYN MAWR BANK CORPORATION	4c8 * 18C	Bryn Mawr Bank Corporation, Bryn Mawr, PA, to acquire First Keystone Financial, Inc., Media, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act	Newspaper: Federal Register:	Not available 03/25/2010	
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., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.9 percent of Central Valley Community Bancorp, Fresno, CA.	Newspaper: Federal Register:	03/16/2010 Not available	
ROYAL BANCSHARES OF PENNSYLVANIA, INC.	CIC	Evelyn Rome Tabas, Narberth, PA, to purchase up to 33.465% of Royal Bancshares Of Pennsylvania, Inc., Narberth, PA.	Newspaper: Federal Register:	02/22/2010 02/22/2010	

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Federal Reserve Bank of Philadelphia

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Location

CRA

CRA

Institution NONE

RSSD

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Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	t Period
BENCHMARK BANCORP, INC.	CIC	Notice of Change in Bank Control by Jeffrey J. Woda and David Cooper, Jr., acting in concert, to acquire 16.43 percent of the outstanding voting shares of Benchmark Bancorp, Gahanna, OH, and thereby indirectly acquire control of Benchmark Bank, Gahanna, OH	Newspaper: Federal Register:	Not available 03/18/2009
CITIZENS BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by the Rogers Immediate Family Control Group to acquire 10 percent or more of the outstanding voting shares and control of Citizens Bancshares, Inc., thereby indirectly acquiring control of The Citizens National Bank of Somerset, both of Somerset, Kentucky.	Newspaper: Federal Register:	Not available Not available
CITIZENS BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by Harris Rakestraw, III, individually,to acquire 10 percent or more of the outstanding voting shares and control of Citizens Bancshares, Inc., thereby indirectly acquiring control of The Citizens National Bank of Somerset, both of Somerset, Kentucky.	Newspaper: Federal Register:	Not available Not available
Jane Kincaid LLC	* 3A1 * 4c8	Application by Jane Kincaid LLC, Lexington, KY to become a bank holding company by the acquisition of 27.9% of the voting shares of Central Bancshares, Inc., Lexington, KY pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
Joan Kincaid LLC	* 3A1 * 4c8	Application by Joan Kincaid LLC, Lexington, KY to become a bank holding company by the acquisition of 29.3% of the voting shares of Central Bancshares, Inc., Lexington, KY pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

Institution NONE

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filings received during the week ending February 27, 2010

Filer Filing Type Filing Proposal End of Comment Period

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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RSSD

ID Institution / Location

Exam Date

CRA

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Type Filing Proposal		End of Comment Period		
GULFSHORE BANCSHARES, INC.	* 3A1 Gulfshore Bancshares, to become a bank holding company by acquiring 100 percent of the outstanding shares of Gulfshore Bank, both of Tampa, Florida.		Newspaper: Federal Register:	03/05/2010 03/22/2010		
INVESTAR HOLDING COMPANY	3A1	Investar Holding Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Investar Bank, both of Baton Rouge, Louisiana.	Newspaper: Federal Register:	Not applicable Not applicable		
MANSURA BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Anthony Jennings Roy, III, to retain 26.57 percent of the outstanding shares of Mansura Bancshares, Inc., Mansura, Louisiana, and its subsidiary, The Cottonport Bank, Cottonport, Louisiana.	Newspaper: Federal Register:	Not available 03/17/2010		
PALM BANCORP, INC.	CIC	Prior change in control notice filed by Marty E. Adams, Salineville, Ohio; Kevin T. Thompson, Saint Augustine, Florida; and John S. Loeber, Travelers Rest, South Carolina; to acquire control of Palm Bancorp, Inc., and its subsidiary bank, The Palm Bank, both of Tampa, Florida.	Newspaper: Federal Register:	Not available 02/09/2010		

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

NONE

Institution

RSSD

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Type Filing Proposal		End of Comment Period		
AMES COMMUNITY BANK	* 18C * Branch	Ames Community Bank, Ames, Iowa, to merge with VisionBank of Iowa, Grimes, Iowa. As a result of the merger, Ames Community Bank, will establish a branch office at 925 Gateway Drive, Grimes, Iowa.	Newspaper: Federal Register:	Not available Not applicable		
CENTRAL WISCONSIN BANCORPORATION, INC.	CIC	Notice by Carol O'Leary, Medford, Wisconsin, as an individual, and Carol O'Leary, Medford, Wisconsin, Tristar Printing Co., Inc., Abbotsford, Wisconsin, Kevin S. Flink and Kristine M. O'Leary, both of Abbotsford, Wisconsin, and Willis R. Whetstone, Medford, Wisconsin, as a group acting in concert to retain control of Central Wisconsin Bancorporation, Inc., Colby, Wisconsin, and thereby indirectly acquire Community Bank of Central Wisconsin, Colby, Wisconsin.	Newspaper: Federal Register:	Not available 03/12/2010		
CHEMICAL FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Chemical Financial Corporation, Midland, Michigan, to acquire 100 percent of the voting shares of O.A.K. Financial Corporation, Byron Center, Michigan, and thereby indirectly acquire Byron Bank, Byron Center, Michigan, and the related application by Chemical Bank, Midland, Michigan, to merge with Byron Bank, Byron Center, Michigan, and thereby to establish 14 branches.	Newspaper: Federal Register:	03/19/2010 03/18/2010		
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall and Ilsley Bank, Milwaukee, Wisconsin, to merge with Southwest Bank, an M&I Bank, St. Louis, Missouri, and thereby to establish 17 branches.	Newspaper: Federal Register:	Not available Not applicable		
NORTHWEST FINANCIAL CORP.	4c8	Northwest Financial Corp. ("NFC"), Arnolds Park, Iowa, proposes to engage denovo in investment advisor activities. NFC has formed Northwest Wealth Management, LLC, Arnolds Park, Iowa, to engage in these activities.	Newspaper: Federal Register:	Not applicable 03/17/2010		
PREMIER COMMERCE BANCORP, INC.	* 3A1	Premier Commerce Bancorp, Inc., Palos Hills, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of G.R. Bancorp, Ltd., Grand Ridge, Illinois, and thereby indirectly acquire The First National Bank of Grand Ridge, Grand Ridge, Illinois.	Newspaper: Federal Register:	Not available 03/25/2010		

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Federal Reserve Bank of Chicago

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NONE

CRA

CRA

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
FSBO HOLDINGS INC	CIC	Notice by Dana A. Bode, Mound City, Illinois, individually, and as a member of the Bode Family Control Group, acting in concert, to retain control of FSBO Holdings, Inc., Olmsted, Illinois. The Bode Family Control Group consists of Dana A. Bode, Carl E. Bode, the Dana A Bode Trust U/A 01/26/07 (Dana A. Bode and Carl E. Bode trustees), the Allison L. Bode Trust U/A 10/29/02 (Dana A. Bode, trustee), the William M. Bode Trust U/A 10/29/02 (Dana A. Bode, trustee), the Carl E. Bode Trust U/A 1/26/07 (Carl E. Bode and Dana A. Bode, trustees), and the Bode Retirement Trust U/A 1/01/85 (Carl E. Bode, trustee).	Newspaper: Federal Register:	03/15/2010 03/18/2010
SOUTHERN BANCORP BANK	* 18C * Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to merge with Southern Bancorp Bank of Trumann, Trumann, Arkansas, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	03/25/2010 Not applicable
SOUTHERN BANCORP BANK	* 18C * Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to merge with Southern Bancorp Bank of Blytheville, N. A., Blytheville, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	03/25/2010 Not applicable

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Federal Reserve Bank of St. Louis

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NONE

CRA

CRA

CRA Examinations scheduled for Quarter of

Institution Location

NONE

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 27, 2010

Filer Filing Type Filing Proposal End of Comment Period

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Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location		Exam Date	CRA Public Date	CRA Rating	Exam Method
657758	CITIZENS B&TC, BIG TIMBER, MONTANA		09/28/2009	02/04/2010	S	Small Bank
CRA Exa	minations scheduled for Quarter of					
Institution		Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period		
ASLIN GROUP, INC.	* 3A1	Aslin Group, Inc., Mission Hills, Kansas; to become a bank holding company through the acquisition of 100 percent of the voting shares of 1st Financial Bank, Overland Park, Kansas. Aslin Opportunity Fund BK, LP, Cape Haze, Florida, to become a bank holding company through the acquisition of 35 percent of the voting shares of Aslin Group, Inc., Mission Hills, Kansas, and thereby indirectly acquire 100 percent of the voting shares of 1st Financial Bank, Overland Park, Kansas. Aslin Capital I, LLC, Cape Haze, Florida, to become a bank holding company through the acquisition of 100 percent of the voting shares of Aslin Opportunity Fund BK, LP, Cape Haze, Florida, and thereby indirectly acquire 100 percent of the voting shares of 1st Financial Bank, Overland Park, Kansas.	Newspaper: Federal Register:	03/17/2010 03/19/2010	
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to merge with Harvard State Bank, Harvard, Nebraska, and incident thereto to establish a branch, and to operate under the title of Cornerstone Bank, York, Nebraska.	Newspaper: Federal Register:	03/04/2010 Not applicable	
CROSSFIRST HOLDINGS, LLC	* 3A3	CrossFirst Holdings, LLC, Overland Park, Kansas, to acquire up to 100 percent of the voting shares of Town & Country Bank, Leawood, Kansas.	Newspaper: Federal Register:	Not available Not available	
PLATTE VALLEY BANCORP, INC.	* 3A1	Platte Valley Bancorp, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Platte Valley Bank, both in North Bend, Nebraska.	Newspaper: Federal Register:	Not available 03/26/2010	

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Federal Reserve Bank of Kansas City

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Exam Date

CRA CRA

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NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment	Period
TEXAS STATE BANKSHARES, INC.	* 3A1	Texas State Bankshares, Inc., Harlingen, Texas, to become a bank holding company by acquiring 100% of the common stock of Falfurrias State Bank, Falfurrias, Texas.	Newspaper: Federal Register:	Not available 03/22/2010

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Federal Reserve Bank of Dallas

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CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period		
ALTA ALLIANCE BANK	* Branch Alta Alliance Bank, Oakland, California, to establish a branch office at 20 First Street, Los Altos, California. * 3A3 Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	establish a branch office at 20 First Street, Los	Newspaper: Federal Register:	03/26/2010 Not applicable	
CARPENTER FUND MANAGER GP, LLC		Newspaper: Federal Register:	Not available 01/29/2010		
COMMUNITY BANCORPORATION	CIC	Park Randal Roney, Mapleton, Utah, Blake Marshall Roney, Provo, Utah, Robert Tod Monsen, Mapleton, Utah, and Steven Jay Lund, of Provo, Utah, to acquire 25 percent or more of the voting shares of Community Bancorporation, Pleasant Grove, Utah, and thereby indirectly acquire voting shares of Western Community Bank, Orem, Utah.	Newspaper: Federal Register:	Not available 03/12/2010	
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Charles W. Reinking, Santa Rosa, California, to become co-Trustee of the Frank P. Doyle Trust, Article IX, which retains voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available 02/08/2010	
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 9.53 percent of the voting shares of West Coast Bancorp, and thereby indirectly West Coast Bank, both of Lake Oswego, Oregon, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available	
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank,National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available 12/07/2009	
GREEN DOT CORPORATION	* 3A1	Green Dot Corporation, Monrovia, California, to become a bank holding company by acquiring 100 percent of Bonneville Bancorp, and thereby indirectly acquiring 100 percent of Bonneville Bank, both of Provo, Utah.	Newspaper: Federal Register:	03/12/2010 03/18/2010	
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

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 CRA CRA Rating ID Institution / Location Exam Date Public Date Exam Method NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act