
Federal Reserve Release



H.2

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

No. 26

Week Ending June 26, 2010

Forms

Forms -- final review to extend without revision the reporting and disclosure requirements relating to the Policy on Payments System Risk (FR 4102).

- Approved, June 23, 2010

Monetary and Financial Policy

Term Deposit Facility -- TDF small-value auction of \$2 billion in 28-day term deposits on June 28, 2010.

- Announced, June 24, 2010

Regulations and Policies

Host-State Lending Ratios -- interagency release of the host-state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, June 24, 2010

Payment System Risk Policy -- daylight-overdraft posting rules for an opt-in, same-day settlement service for certain automated clearing house debit payments, effective August 2, 2010.

- Announced, June 21, 2010

Enforcement

Dearborn Bancorp, Inc., Dearborn, Michigan -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, June 21, 2010

First Capital West Bankshares, Inc., Laramie, Wyoming -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, June 22, 2010

Enforcement

Lincoln County Bancorp, Inc., Troy, Missouri, and Peoples Bank and Trust Company -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, June 21, 2010

Metro Bank of Dade County, Miami, Florida -- issuance of a consent prompt corrective action directive against the bank.

- Announced, June 21, 2010

Mission Oaks Bancorp, Temecula, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, June 24, 2010

Thunder Bank, Sylvan Grove, Kansas -- issuance of a prompt corrective action directive against the bank.

- Approved, June 21, 2010

Waccamaw Bankshares, Inc., Whiteville, North Carolina, and Waccamaw Bank -- written agreement with the Federal Reserve Bank of Richmond and the State of North Carolina, Office of the Commissioner of Banks.

- Announced, June 22, 2010

H.2 Actions under delegated authority

June 20, 2010 to June 26, 2010

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

Kansas City

Bank 7, Oklahoma City, Oklahoma -- to establish a branch at 3300 Oklahoma Avenue, Woodward.

- Approved, June 22, 2010

Secretary

East West Bank, Pasadena, California -- to establish a branch at 4299 Rosewood Drive, Unit 108, Pleasanton.

- Approved, June 22, 2010

St. Louis

Providence Bank, Columbia, Missouri -- to relocate its main office to 1001 Club Village Drive, Columbia.

- Approved, June 21, 2010

Bank Holding Companies

Dallas

American Bank Holding Corporation, Corpus Christi, Texas -- to engage indirectly in small-town insurance agency activities through its subsidiary, American Financial Insurance Services, Inc., Port Aransas.

- Withdrawn, June 23, 2010

New York

Highlands Bancorp, Inc., Vernon, New Jersey -- to become a bank holding company and to acquire Highlands State Bank, Vernon.

- Approved, June 25, 2010

Bank Holding Companies

Dallas

Icon Capital Corporation, Houston, Texas -- to become a bank holding company and to acquire Icon Bank of Texas, N.A., Houston.

- Approved, June 23, 2010

New York

Industrial and Commercial Bank of China, Limited, Beijing, China -- to acquire Strong City Securities LLC, Newton, New Jersey, and the prime dealer services business unit of Fortis Securities LLC, New York, New York, and thereby engage in certain securities activities.

- Approved, June 25, 2010

St. Louis

OSK, Inc., Edina, Minnesota -- to become a bank holding company and to acquire Texico Bancshares Corporation, Texico, Illinois, and thereby indirectly acquire Texico State Bank.

- Withdrawn, June 23, 2010

Philadelphia

Roma Financial Corporation, MHC, Robbinsville, New Jersey, and Roma Financial Corporation -- waiver of application to acquire Sterling Banks, Inc., Mount Laurel, in connection with the merger of Roma's and Sterling's respective subsidiary banks, Roma Bank, Robbinsville, and Sterling Bank, Mount Laurel.

- Granted, June 24, 2010

Dallas

Texas Banc Financial Corporation, Fort Worth, Texas -- to acquire shares of The Bank, Weatherford.

- Approved, June 25, 2010

Bank Holding Companies

Philadelphia

Tower Bancorp, Inc., Harrisburg, Pennsylvania -- to acquire First Chester County Corporation, West Chester.

- Approved, June 23, 2010

Change in Bank Control

Minneapolis

Adrian Building Corporation, Adrian, Minnesota -- to retain control of Adrian Building and its subsidiary bank, Adrian State Bank, Adrian.

- Permitted, June 23, 2010

Atlanta

FBD Holding Company, Inc., Dalton, Georgia -- to retain control of FBD Holding and its subsidiary bank, First Bank of Dalton, Dalton.

- Withdrawn, June 25, 2010

St. Louis

West Plains Investors, Inc., Jacksonville, Illinois -- to retain control of West Plains and its subsidiary bank, Premier Bank of Jacksonville, Jacksonville.

- Permitted, June 22, 2010

Financial Holding Companies

Atlanta

Perry Banking Company, Inc., Perry, Florida -- election to become a financial holding company.

- Effective, June 24, 2010

International Operations

Director, BS&R

BNY International Financing Corporation, New York, New York, and The Bank of New York Mellon -- waiver of remainder of prior-notification period to make an investment in PNC Global Investment Servicing (International) Corp., Wilmington, Delaware, and its six foreign subsidiaries, and request by Bank of New York Mellon to engage in mutual fund administration activities.

- Granted, June 22, 2010

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts, and State Street International Holdings -- waiver of remainder of prior-notification period to make a series of investments in connection with their indirect acquisition of Eurogalleon Limited, Dublin, Ireland.

- Granted, June 23, 2010

Membership

St. Louis

Bank of McCrory, McCrory, Arkansas -- to become a member of the Federal Reserve System.

- Approved, June 21, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 26, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 June 26, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABN AMRO BANK N.V.	FBSEA	ABN AMRO Bank N.V., Amsterdam, Netherlands, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(2)(i)(B)(3) of Regulation K.	Newspaper: Federal Register:	06/28/2010 Not applicable
BANCO DO BRASIL S.A.	FBSEA	Banco do Brasil S.A., Brasila, Brazil, to establish an additional branch at 600 Fifth Avenue and later relocate to 11 West 42nd Street, both of New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
PNBK HOLDINGS LLC	* 3A1	PNBK Holdings LLC, PNBK Sponsor LLC and PNBK Investment Partners LLC, all of Stamford, Connecticut requests prior approval to acquire Patriot National Bancorp, Inc. and Patriot National Bank, both of Stamford, Connecticut, and thereby become bank holding companies, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	06/14/2010 06/21/2010
WOORI FINANCE HOLDINGS CO., LTD.	* 3A3	Woori Finance Holdings Co., Ltd, Seoul, Korea, to acquire at least 51 percent of the voting shares of Hanmi Financial Corp., Los Angeles, California, and thereby indirectly acquire Hanmi Bank ("Hanmi"), Los Angeles, California, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 07/26/2010

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 26, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW CENTURY BANK DBA CUSTOMERS 1ST BANK	* Branch	New Century Bank, doing business as Customers 1st Bank, Phoenixville, PA, to establish a branch office at 1015 Penn Ave., Wyomissing, PA.	Newspaper:	07/03/2010
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 26, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Standard Financial Corp.	* 3A1	Standard Financial Corp., Murrysville, Pennsylvania, to become a bank holding company through the acquisition of 100% of the voting shares of Standard Bank, PaSB, Murrysville, Pennsylvania	Newspaper:	Not available
			Federal Register:	07/19/2010

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
443625	OTTOVILLE BK CO, OTTOVILLE, OHIO	03/15/2010	06/16/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending June 26, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CapGen Capital Group V LLC	* 3A1	CapGen Capital Group V LLC and CapGen Capital Group V LP, both of New York, New York, to become bank holding companies through the acquisition of up to 49.9% of the voting securities of Palmetto Bancshares, Inc., Greenville, South Carolina, and indirectly acquire The Palmetto Bank, Greenville, South Carolina.	Newspaper: Federal Register:	06/16/2010 07/16/2010
CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	Other Foreign	Capital One Bank (USA), National Association, Glen Allen, Virginia, to establish Capital One Global Corporation, McLean, Virginia, an Agreement Corporation, and to make an investment through a contribution of shares and debt of two existing UK subsidiaries.	Newspaper: Federal Register:	Not applicable Not applicable
UNION FIRST MARKET BANK	* 18C	Union First Market Bank, Richmond, Virginia, to merge with The Rappahannock National Bank, Washington, Virginia.	Newspaper: Federal Register:	Not available Not applicable
UNION FIRST MARKET BANK	* 18C	Union First Market Bank, Richmond, Virginia, to merge with Northern Neck State Bank, Warsaw, Virginia.	Newspaper: Federal Register:	Not available Not applicable

District: 5

Federal Reserve Bank of Richmond

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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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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending June 26, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCTENN CORP.	* 3A3	BancTenn Corp., Kingsport Tennessee, to acquire up to 20 percent of the outstanding shares of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.	Newspaper:	07/13/2010
			Federal Register:	Not available
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:	07/19/2010
			Federal Register:	Not available
USAMERIBANCORP, INC.	* 3A3	USAmeriBancorp, Inc., Largo, Florida, to acquire over 50 percent of the outstanding voting shares of Aliant Financial Corporation, and its subsidiary, Aliant Bank, both of Alexander City, Alabama.	Newspaper:	07/11/2010
			Federal Register:	07/22/2010

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 26, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF PONTIAC	* 18C	Bank of Pontiac, Pontiac, Illinois, to merge with Bank of Dwight, Dwight, Illinois, and thereby to establish two branches.	Newspaper:	07/12/2010
	* Branch		Federal Register:	Not applicable
CENTRAL STATE BANK	* 18C	Central State Bank, Elkader, Iowa, to merge with Corridor State Bank, Coralville, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 2530 Corridor Way, Coralville, Iowa and 202 N Linn Street, Iowa City, Iowa.	Newspaper:	06/27/2010
	* Branch		Federal Register:	Not applicable
ISABELLA BANK	* Branch	Isabella Bank, Mount Pleasant, Michigan, to establish a branch facility to be located at 2222 North Saginaw Road, Midland, Michigan.	Newspaper:	06/13/2010
			Federal Register:	Not applicable

Federal Reserve Bank of Chicago

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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612346	BANK IA, RED OAK, IOWA	03/08/2010	06/21/2010	S	Small Bank
412135	COLE TAYLOR BK, CHICAGO, ILLINOIS	01/19/2010	06/21/2010	O	Large Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 26, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	M & P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M & P Community Bancshares, Inc., Newport, Arkansas, for total ownership of up to 32 percent.	Newspaper:	07/26/2010
			Federal Register:	07/22/2010

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 June 26, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AXEON HOLDING COMPANY, LLC	* 3A1	Axeon Holding Company, LLC, Buhl, Minnesota, to become a bank holding company by acquiring 100 percent of Timberland Bancorp, Baxter, Minnesota, and thereby indirectly acquire First National Bank, Buhl, Minnesota.	Newspaper: Federal Register:	Not available Not available
FIDELITY HOLDING COMPANY	CIC	Change in Control Notice by Paul Bennett Lewis, Mendota Heights, Minnesota, to gain control of Fidelity Holding Company, Minnetonka, Minnesota, and thereby gain control of Fidelity Bank, Edina, Minnesota.	Newspaper: Federal Register:	Not available 07/16/2010
FIRST HOLDING COMPANY OF PARK RIVER, INC	* 3A3 * 3A1	First Holding Company of Park River, Inc., Park River, North Dakota, to acquire 100% of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota, and Sheyenne Bancorp, Inc., Park River, North Dakota, to become a bank holding company by acquiring 100 percent of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota.	Newspaper: Federal Register:	Not available 07/22/2010
VISION BANCSHARES, INC.	CIC	Change in Control Notice by Margaret Morten, Eden Prairie, Minnesota, to acquire and retain control of Vision Bancshares, Inc., Saint Louis Park, Minnesota, and thereby indirectly acquire and retain control of Vision Bank, Saint Louis Park, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending June 26, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNISTER BANCSHARES, INC.	CIC	Notification submitted by Peter J. Fiene, as Trustee of The Bannister Bancshares Irrevocable Trust dated May 21, 2010, Overland Park, Kansas, to acquire control of Bannister Bancshares Inc., Kansas City, Missouri, parent of Union Bank, Kansas City, Missouri.	Newspaper: Federal Register:	Not available Not available
FIRST NORTON CORPORATION	CIC	Notification by Scott L. Smiley, Avondale, Colorado, to acquire control of First Norton Corporation, parent of First Security Bank & Trust Company, both of Norton, Kansas.	Newspaper: Federal Register:	07/09/2010 07/08/2010
FRB INVESTMENTS, INC.	* 3A1	FRB Investments, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Omega Capital Corp., Centennial, Colorado, parent of Front Range Bank, Lakewood, Colorado.	Newspaper: Federal Register:	Not available 07/22/2010
MANHATTAN BANKING CORPORATION	* 3A3	Manhattan Banking Corporation, Manhattan, Kansas, to acquire 48.02 percent, for a total of 53.8646 percent, of the voting shares of Sonoran Bank, N.A., Phoenix, Arizona.	Newspaper: Federal Register:	07/26/2010 07/16/2010

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
733951	CITIZENS ST B&TC, ELLSWORTH, KANSAS	03/22/2010	06/16/2010	S	Small Bank
87159	FIRST ST BK OF NEWCASTLE, NEWCASTLE, WYOMING	03/22/2010	06/16/2010	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 26, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAMERON FINANCIAL CORPORATION	CIC	Notice by Richard Earl Williams, Jr., Cameron, Texas, individually and as Trustee of the Richard E. Williams Exempt Trust; Debora Evans, Belton, Texas, individually and as Trustee of the Debora Evans Exempt Trust; Richard Earl Williams, Jr. and Debora Evans as co-Trustees of (i) the Williams Family Exempt Trust, (ii) the Victoria Grace Williams Special Trust, (iii) the Thomas Joseph Evans 2002 Trust and (iv) the Elizabeth Ashton Williams 2002 Trust, all of Cameron, Texas; and Richard E. Williams, Jr., Debora Evans and the above named trusts, collectively ("the "Williams Family Group"), to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of Cameron Financial Corporation and indirectly control its subsidiary, Classic Bank, N.A., both of Cameron, Texas.	Newspaper: Federal Register:	Not available 07/09/2010
CITY NATIONAL BANCSHARES, INC.	CIC	Notice by Thomas L. Rees, Colorado City, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of City National Bancshares, Inc., and indirectly control its subsidiary, The City National Bank of Colorado City, both of Colorado City, Texas.	Newspaper: Federal Register:	Not available 06/24/2010
FIRST TEXAS BHC, INC.	4c8	Post-notice by First Texas BHC, Inc., Fort Worth, Texas, to engage de novo in lending and servicing activities through SWB Recovery, Inc., Fort Worth, Texas, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
FORD FINANCIAL FUND, L.P.	* 3A1 4c8	Ford Financial Fund, L.P.; Ford Management, LP; Ford Ultimate Management, LLC; and certain other entities related to Gerald J. Ford, all of Dallas, Texas, to become bank holding companies through the acquisition of 91 percent of Pacific Capital Bancorp, Santa Barbara, California, and indirectly, Pacific Capital Bank, National Association, Santa Barbara, California. Ford Financial Fund, LP; Ford Management, LP; Ford Ultimate Management, LLC; and certain other entities to engage in activities related to extending credit, trust company functions, and investment advisory activities through the acquisition of PCB Service Corporation, Santa Barbara, California; Morton Capital Management, Calabasas, California; and R. E. Wacker Associates, Inc., San Luis Obispo, California.	Newspaper: Federal Register:	07/08/2010 07/06/2010

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 26, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SPECIALTY BANCOR, INC.	* 3A1	Specialty Bancor, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Community State Bank, Austin, Texas.	Newspaper:	07/10/2010
			Federal Register:	07/12/2010

District: 11

Federal Reserve Bank of Dallas

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending June 26, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper:	Not available
			Federal Register:	Not available
COMMUNITY BANCSHARES, INC.	* 3A3	Community Bancshares, Inc., Joseph, Oregon, to acquire at least 100 percent of BEO Bancorp and thereby its subsidiary bank, Bank of Eastern Oregon, both of Heppner, Oregon.	Newspaper:	Not available
			Federal Register:	07/19/2010
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	04/08/2010
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper:	Not available
			Federal Register:	04/27/2010

District: 12

Federal Reserve Bank of San Francisco

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