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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. 34*

*Week Ending August 21, 2010*

Forms

Forms -- final Board review to extend without revision the Home Mortgage Disclosure Act Loan/Application Register (FR HMDA/LAR) and Disclosure Requirements of Regulation CC (Expedited Funds Availability Act) and to extend with revision the Intermittent Survey of Businesses (FR 1374).

- Approved, August 19, 2010

Regulations and Policies

Regulation Z (Truth in Lending) -- (1) publication for comment of amendments to enhance consumer protections and disclosures for home mortgage transactions, including disclosures regarding a consumer's right to rescind certain loans secured by his or her principal dwelling, and disclosures and rules applicable to reverse mortgages, and (2) final rules to implement a statutory requirement that consumers receive a written notice after their mortgage loan is sold or transferred.

- Announced, August 16, 2010

Regulation Z (Truth in Lending) -- (1) interim final rule with request for comment to revise the disclosure requirements for scheduled payments for closed-end mortgage loans and (2) publication for comment of amendments to revise the escrow account requirements for higher-priced, first-lien "jumbo" mortgage loans.

- Announced, August 16, 2010

Regulation Z (Truth in Lending) -- final rules regarding certain loan-originator compensation practices for closed-end mortgage transactions, including rules to prohibit loan originators from directing, or "steering," consumers to loans that are not in their interest in order to increase the originator's compensation.

- Announced, August 16, 2010

Enforcement

Barclays Bank PLC, London, England, and its New York, New York branch -- issuance by the Board and the New York State Banking Department of a consent cease and desist order against the bank and branch.

- Announced, August 18, 2010

Battle Creek State Company, Inc., Battle Creek, Nebraska, and Battle Creek State Bank -- written agreement with the Federal Reserve Bank of Kansas City and the Nebraska Department of Banking and Finance.

- Announced, August 19, 2010

First Banking Center, Burlington, Wisconsin -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, August 16, 2010

Madison Financial Corporation, Richmond, Kentucky, and Madison Bank -- written agreement with the Federal Reserve Bank of Cleveland and the Commonwealth of Kentucky Department of Financial Institutions.

- Announced, August 16, 2010

MidSouth Bank, Murfreesboro, Tennessee -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, August 19, 2010

Texas Star Bank, Van Alstyne, Texas -- issuance of a consent order of assessment of a civil money penalty.

- Announced, August 17, 2010

Union Bancshares, Inc., Marksville, Louisiana -- written agreement with the Federal Reserve Bank of Atlanta and the Louisiana Office of Financial Institutions.

- Announced, August 19, 2010

**Enforcement**

Wisconsin Bancshares, Inc., Kenosha, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, August 18, 2010

## **H.2 Actions under delegated authority**

**August 15, 2010 to August 21, 2010**

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**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**

#### Philadelphia

Susquehanna Bank, Lititz, Pennsylvania -- to establish a branch at 900 Kenilworth Drive, Towson, Maryland.

- Approved, August 20, 2010

#### Kansas City

Uinta Bank, Mountain View, Wyoming -- to establish a branch at 120 Yellow Creek Road, Evanston.

- Approved, August 19, 2010

### **Bank Holding Companies**

#### Dallas

Ford Financial Fund, L.P., Dallas, Texas, et al. -- to become bank holding companies and to acquire shares of Pacific Capital Bancorp, Santa Barbara, California, and indirectly, Pacific Capital Bank, National Association; and 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; and R. E. Wacker Associates, Inc., San Luis Obispo.

- Approved, August 16, 2010

#### Dallas

Industry Bancshares, Inc., Industry, Texas -- to acquire The First National Bank of Shiner, Shiner.

- Approved, August 16, 2010

**Bank Holding Companies**

Dallas

Mason National Bancshares, Inc., Mason, Texas -- to engage de novo in lending activities through the acquisition of loans from its subsidiary bank, Mason National Bank, Mason.

- Withdrawn, August 20, 2010

Cleveland

Standard Financial Corporation, Murrysville, Pennsylvania -- to become a bank holding company and to acquire Standard Bank, PaSB, Murrysville.

- Approved, August 17, 2010

Dallas

Veritex Holdings, Inc., Dallas, Texas -- to become a bank holding company and to acquire Professional Capital, Inc., Dallas, and Professional Bank, N.A.

- Approved, August 20, 2010

**Bank Mergers**

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Independent National Bank, Ocala, Florida, and Community National Bank at Bartow, Bartow, and to retain the acquired facilities as branches.

- Withdrawn, August 20, 2010

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Independent National Bank, Ocala, Florida, and to retain the acquired facilities as branches.

- Withdrawn, August 20, 2010

**Bank Mergers**

Chicago

First Midwest Bank, Itasca, Illinois -- to purchase certain assets and assume certain deposits and other liabilities of Palos Bank and Trust Company, Palos Heights, and thereby establish 5 branches.

- Approved, August 12, 2010

(A/C)

**Change in Bank Control**

Chicago

Tower Financial Corporation, Fort Wayne, Indiana -- change in bank control of Tower Financial and its subsidiary bank, Tower Bank & Trust Company, Fort Wayne (two notices).

- Permitted, August 19, 2010

**International Operations**

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts, and State Street International Holdings -- waiver of remainder of notification period for State Street Bank Germany, GmbH, Munich, Germany, acting through its London branch, to join two European-based futures exchanges, Eurex Deutschland and the London International Financial Futures and Options Exchange, and their associated clearing houses.

- Granted, August 18, 2010

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 21, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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 Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
BANK OF EASTON	NORTH EASTON, MASSACHUSETTS
NEEDHAM BK	NEEDHAM, MASSACHUSETTS

\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending August 21, 2010**

<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 to acquire one thousand five hundred additional shares of The Adirondack Trust Company,(the "Bank")both of Saratoga Springs, New York and after the fact approval for one hundred and eight shares for the Bank.	Newspaper: Federal Register:	Not available 09/10/2010
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York request to open a branch office to be located at 66 Court Street, Brooklyn, New York.	Newspaper: Federal Register:	Not available Not applicable
BANK OF CHINA LIMITED	FBSEA	Bank of China Limited, Beijing, China, to establish a federal branch in Chicago, Illinois, pursuant to Section 211.24(a)(1) of Regulation K.	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
ALDEN ST BK	ALDEN, NEW YORK
BK OF MILLBROOK	MILLBROOK, NEW YORK
BPD BK	NEW YORK, NEW YORK
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK
FIRST ST BK CANISTEO NY	CANISTEO, NEW YORK
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK
GOTHAM BK OF NEW YORK	NEW YORK, NEW YORK

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 21, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper: Federal Register:	Not available 07/20/2010

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
FIRST ST BK CANISTEO NY	CANISTEO, NEW YORK
WOODLANDS BK	WILLIAMSPORT, PENNSYLVANIA

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 21, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WVS FINANCIAL CORP.	CIC	Interagency Notice of Change in Control by WVS Financial Corp. Employee Stock Ownership Plan ("ESOP") and Jonathan D. Hoover, sole trustee, Pittsburgh, PA to retain 12.2% and eventually acquire up to 24.9% of the outstanding common voting shares of WVS Financial Corp., Pittsburgh, PA.	Newspaper:	Not available
			Federal Register:	08/31/2010

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
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**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 21, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VIRGINIA PARTNERS BANK	* Branch	Virginia Partners Bank, Fredericksburg, Virginia, to establish a branch at 2521 Cowan Boulevard, Fredericksburg, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 21, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FBD HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Shelby Cicero Peeples, Jr., Dalton, Georgia, to acquire an additional 27.70 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia. Total pro forma ownership will equal 32.22 percent.	Newspaper: Federal Register:	Not available 08/18/2010
FIRST CITIZENS-CRENSHAW BANCSHARES, INC.	CIC	First Citizens-Crenshaw Bancshares, Luverne, Alabama, prior change in control filed by John Milton Wise, Sr., Lilellen Hicks Wise, Mack Arthur Wise, John Milton Wise, Jr., Stephanie Wise Jones, Michael Eugene Jones, Candace Aline Jones Sansing, Klein McCaegor Jones, and Sadie Ellen Jones, all of Luverne, Alabama, to collectively acquire an additional 9.34 percent of the outstanding shares of First Citizens-Crenshaw Bancshares, Inc., and its subsidiary, First Citizens Bank, both of Luverne, Alabama. Total pro forma ownership will equal 25.34 percent.	Newspaper: Federal Register:	Not available 08/25/2010
NAPLES BANCORP, INC.	CIC	After-the-fact change in control notice filed by Kenneth Richard Murray, Naples, Florida to retain 39.67 percent of the outstanding shares of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples, both of Naples, Florida.	Newspaper: Federal Register:	Not available 08/18/2010

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 21, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$200,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders which are considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper:	09/10/2010
			Federal Register:	08/16/2010
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/23/2010

## Federal Reserve Bank of Chicago

## Availability of CRA Public Evaluations

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595430	STATE BK THE LAKES, ANTIOCH, ILLINOIS	05/08/2006	09/15/2006	S	Large Bank

## CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution	Location
BANK OF GENEVA	GENEVA, INDIANA
BLENCOE ST BK	BLENCOE, IOWA
CHOICEONE BK	SPARTA, MICHIGAN
CITIZENS BK	FLINT, MICHIGAN
COLUMBUS JUNCTION ST BK	COLUMBUS JUNCTION, IOWA
FARMERS ST BK OF WAUPACA	WAUPACA, WISCONSIN
IOWA PRAIRIE BK	BRUNSVILLE, IOWA
LEGACY BK	MILWAUKEE, WISCONSIN
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MAQUOKETA ST BK	MAQUOKETA, IOWA
NORTHERN TC	CHICAGO, ILLINOIS
NORTHSIDE CMNTY BK	GURNEE, ILLINOIS
STATE BK GENEVA	GENEVA, ILLINOIS
TRI-CTY BK	BROWN CITY, MICHIGAN
VILLAGE B&TC	ARLINGTON HEIGHTS, ILLINOIS

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 21, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EVOLVE BANK & TRUST	Member	Evolve Bank & Trust, West Memphis, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
ARVEST BK	FAYETTEVILLE, ARKANSAS
BANK OF CROCKETT	BELLS, TENNESSEE
BANK OF FAYETTE COUNTY	MOSCOW, TENNESSEE
BANK OF LITTLE ROCK	LITTLE ROCK, ARKANSAS
BANKERS BK OF KY	FRANKFORT, KENTUCKY
FARMERS B&TC	BLYTHEVILLE, ARKANSAS
FLORA B&TC	FLORA, ILLINOIS
PREMIER BK OF JACKSONVILLE	JACKSONVILLE, ILLINOIS

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 21, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKWOOD BANCORPORATION OF NEVADA, INC.	* 3A3	Kirkwood Bancorporation Co., Bismarck, North Dakota and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, to acquire 94.89% of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	Newspaper: Federal Register:	Not available 09/03/2010
TREASURE BANCORP, INC.	CIC	Sandra and Jule Jacobson, Plentywood, Montana, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana; Edward and Lois Angvick, Medicine Lake, Montana, as a group acting in concert, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana; and Walter Norbo, Plentywood, Montana; the Julia J. Norbo Exemption Trust, Plentywood, Montana; and Patsy Morstad, trustee of the Julia J. Norbo Exemption Trust, Plentywood, Montana, as a group acting in concert, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana.	Newspaper: Federal Register:	08/20/2010 08/25/2010



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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147857	FIRST BK BLUE EARTH, BLUE EARTH, MINNESOTA	11/03/2008	08/13/2010	NI	Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
AMERICAN BK	SAINT PAUL, MINNESOTA
FARMERS ST BK OF DENTON	DENTON, MONTANA
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA
FIRST MT BK	LIBBY, MONTANA
STOCKMENS BK	CASCADE, MONTANA
SUPERIOR BK	SUPERIOR, WISCONSIN
VALLEY BK OF HELENA	HELENA, MONTANA

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending August 21, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARROLL COUNTY BANCSHARES, INC.	* 4c8	Carroll County Bancshares, Inc, Carrollton, Missouri, to acquire 20 percent of Adams Dairy Bank, Blue Springs, Missouri, and thereby engage in the operation of a savings association.	Newspaper:	08/12/2010
			Federal Register:	08/12/2010
COUNTRY BANCSHARES, INC.	* 3A3	Country Bancshares, Inc., Jamesport, Missouri, to retain 13.06 percent of the voting shares of Liberty First Bancshares, Inc., parent of Patriots Bank, both in Liberty, Missouri.	Newspaper:	Not available
			Federal Register:	09/16/2010
GREAT PLAINS BANCSHARES, INC.	CIC	Notification submitted by Bart R. Kirchoff, Hollis, Oklahoma, individually and as a member of the Kirchoff family group; and Kim A. Kirchoff, Wimberly, Oklahoma, as a member of the Kirchoff family group, to retain control of Great Plains Bancshares, Inc., Hollis, Oklahoma, parent of Great Plains National Bank, Elk City, Oklahoma.	Newspaper:	08/31/2010
			Federal Register:	09/01/2010

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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Institution	Location
AMERICAN EXCH BK	ELMWOOD, NEBRASKA
BANK OF HARTINGTON	HARTINGTON, NEBRASKA
CITIZENS ST BK OF CORTEZ	CORTEZ, COLORADO
COLORADO CMNTY BK	YUMA, COLORADO
CORNERSTONE BK	OVERLAND PARK, KANSAS
EXCHANGE BK OF MO	FAYETTE, MISSOURI
FARMERS & MRCH BK ASHLAND	ASHLAND, NEBRASKA
FIRST AMER BK	PURCELL, OKLAHOMA
FIRST CMNTY BK	EMPORIA, KANSAS
GUNNISON B&TC	GUNNISON, COLORADO
INTERBANK	ELK CITY, OKLAHOMA
PAYNE CTY BK	PERKINS, OKLAHOMA

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 21, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
MASON NATIONAL BANCSHARES, INC.	4c8	Mason National Bancshares, Mason, Texas, to engage de novo in lending activities pursuant to Section 225.28(b)(1) of Regulation Y, through the acquisition of loans from its subsidiary bank, Mason National Bank, Mason, Texas.	Newspaper: Federal Register:	Not applicable Not available
OAK RIDGE BANCSHARES, INC.	CIC	Notice by Clint Edwin Shepard II, Oak Ridge, Louisiana, individually, and as trustee of the Clint Edwin Shepard II Trust, Oak Ridge, Louisiana; and Virginia Sue Barr, Oak Ridge, Louisiana, individually, and as trustee of the Virginia Sue Shepard Barr Trust, Oak Ridge, Louisiana, to acquire 10 percent or more of the shares of Oak Ridge Bancshares, Inc., and indirectly Bank of Oak Ridge, both of Oak Ridge, Louisiana.	Newspaper: Federal Register:	Not available 09/08/2010
STEELE HOLDINGS, INC.	* 3A1	Steele Holdings, Inc., Tyler, Texas, to become a bank holding company by acquiring 100 percent of American State Bank, Arp, Texas.	Newspaper: Federal Register:	Not available 09/16/2010

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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 Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
HERITAGE BK	PEARLAND, TEXAS

\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending August 21, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	04/15/2010
MISSION VALLEY BANCORP	CIC	The Bagge Family Bank Stock Trust of 2010, Claire J. and John F. Bagge, Trustees, Sunland, California, individually, and acting as a group in concert with Henry J. and Sandra M. Bagge, Merrimack, New Hampshire; Hope Bagge, Castaic, California; Jay Bagge, Castaic, California; James F. Bagge, Shadow Hills, California; Justin F. Bagge, Shadow Hills, California; and Joshua F. Bagge, Shadow Hills, California, to retain 10 percent or more of the voting shares of Mission Valley Bancorp, and thereby indirectly acquire Mission Valley Bank, both of Sunland, California.	Newspaper:	09/07/2010
			Federal Register:	05/07/2010
RBB BANCORP	* 3A1	RBB Bancorp, Los Angeles, California, to become a bank holding company by acquiring 100 percent of Royal Business Bank, Los Angeles, California.	Newspaper:	09/10/2010
			Federal Register:	09/10/2010

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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
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NONE

**CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)**

Institution	Location
BANK OF SACRAMENTO	SACRAMENTO, CALIFORNIA
EAST WEST BK	PASADENA, CALIFORNIA

\* Subject to the provisions of the Community Reinvestment Act