
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 25, 2005

Testimony And Statements

China, Trade, and Exchange Rates -- statement by Chairman Greenspan before the Senate Committee on Finance.

- Published, June 23, 2005

Regulatory Relief -- statement by Governor Olson before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, June 21, 2005

Bank Holding Companies

Wells Fargo & Company, San Francisco, California -- to acquire First Community Capital Corporation, Houston, Texas, and its subsidiaries, First Community Bank, National Association, and First Community Bank San Antonio, National Association, San Antonio.

- Approved, June 22, 2005

Regulations And Policies

Credit Card Plans -- annual report to the Congress on the profitability of credit card operations of depository institutions.

- Approved, June 20, 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

The Bank of Forest, Forest, Mississippi -- to establish a branch at 1080 River Oaks Drive, River Oaks Place, Suite A202, Flowood.
- Approved, June 23, 2005

Richmond

First Capital Bank, Glen Allen, Virginia -- to establish a branch at 801 South Adams Street, Petersburg.
- Approved, June 23, 2005

Kansas City

Gold Bank, Leawood, Kansas -- to establish a branch on the east side of Highway 41, Apollo Beach, Florida.
- Approved, June 20, 2005

Richmond

Highlands Union Bank, Abingdon, Virginia -- to establish a branch at 739 Dolly Parton Parkway, Suite C, Sevierville, Tennessee.
- Approved, June 23, 2005

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 1435 Upper Front Street, Chenango.
- Approved, June 24, 2005

Secretary

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 3045 Market Street, Camp Hill Borough.
- Approved, June 24, 2005

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at Bexley Financial Center, 2631 East Main Street, Bexley.
- Approved, June 22, 2005

Bank Branches, Domestic

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at Hilliard Financial Center, 2164 Hilliard Rome Road, Columbus.
- Approved, June 22, 2005

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at Lewis Center Financial Center, 8509 Owenfield Drive, Powell.
- Approved, June 22, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 9951 Okeechobee Boulevard, West Palm Beach, Florida.
- Approved, June 23, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 413 Elden Street, Herndon, Virginia.
- Approved, June 23, 2005

Kansas City

WestStar Bank, Vail, Colorado -- to establish a branch at 455 Kokopelli Boulevard, Fruita.
- Approved, June 24, 2005

Bank Holding Companies

St. Louis

Bearden Bancshares, Inc., Bearden, Arkansas -- to engage in general insurance agency activities in a town of less than 5,000 through the acquisition of BBI Insurance Agency, Inc.
- Approved, June 23, 2005

Secretary

Capital One Financial Corporation, McLean, Virginia -- commenter's request to extend the comment period on the application to acquire Hibernia Corporation, New Orleans, Louisiana.
- Denied, June 20, 2005

Bank Holding Companies

Chicago

First Busey Corporation, Urbana, Illinois -- to acquire Tarpon Coast Bancorp, Inc., Port Charlotte, Florida, and thereby acquire Tarpon Coast National Bank.
- Approved, June 20, 2005

St. Louis

First Horizon National Corporation, Memphis, Tennessee -- to merge with West Metro Financial Services, Inc., Dallas, Georgia, and thereby acquire First National Bank West Metro.
- Approved, June 23, 2005

St. Louis

First Horizon National Corporation, Memphis, Tennessee -- to acquire United Bank and Trust Company, St. Petersburg, Florida.
- Approved, June 23, 2005

Secretary

Hudson Valley Holding Corp., Yonkers, New York -- commenter's request to extend the comment period on the application to acquire New York National Bank, Bronx.
- Denied, June 20, 2005

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Med-i-Bank, Inc., Waltham, Massachusetts, through a newly formed acquisition subsidiary, LAH Merger Corp., and thereby engage in data processing activities.
- Approved, June 23, 2005

Atlanta

Omni Financial Services, Inc., Atlanta, Georgia -- to acquire Georgia Community Bank, Dalton, and thereby engage in operating a savings association.
- Approved, June 20, 2005

Atlanta

Omni Financial Services, Inc., Atlanta, Georgia -- to acquire Omni Interim, N.A., Dalton.
- Approved, June 20, 2005

Bank Holding Companies

Richmond

SCCB Financial Corp., Columbia, South Carolina -- to become a bank holding company and to acquire South Carolina Community Bank.
- Approved, June 24, 2005

Dallas

TCB Holding Company, The Woodlands, Texas -- to become a bank holding company and to acquire Texas Community Bank, National Association.
- Approved, June 23, 2005

Secretary

Tombigbee Bancshares, Inc., Sweet Water, Alabama -- to become a bank holding company and to acquire Sweet Water State Bank.
- Approved, June 20, 2005

Bank Mergers

Kansas City

Centennial Bank Holdings, Inc., Denver, Colorado -- to acquire First MainStreet Financial, Ltd., Longmont, parent of First MainStreet Bank, N.A., and for Centennial Bank Holdings' subsidiary, Centennial Bank of the West, Fort Collins, to merge with First MainStreet Bank, N.A. and establish five branches at existing locations.
- Approved, June 23, 2005

Banks, Foreign

Director, BS&R

Banco del Estado de Chile, Santiago, Chile -- to establish a branch in New York, New York.
- Approved, June 20, 2005

Change In Bank Control

Boston

Central Bancorp, Inc., Somerville, Massachusetts -- change in bank control.
- Permitted, June 23, 2005

Change In Bank Control

Kansas City

First Missouri Bancshares, Inc., Brookfield, Missouri -- change in bank control.
- Permitted, June 20, 2005

Chicago

Fountain View Bancorp., Inc., Sigourney, Iowa -- change in bank control.
- Permitted, June 24, 2005

Chicago

Morning Sun Bank Corp., Morning Sun, Iowa -- to increase ownership in Morning Sun Bank Corp. and Iowa State Bank, Wapelo.
- Permitted, June 23, 2005

Minneapolis

Rice Lake Bancorp., Inc., Rice Lake, Wisconsin -- change in bank control.
- Permitted, June 23, 2005

Competitive Factors Reports

Dallas

The Bank of Vernon, Vernon, Texas -- report on competitive factors of the proposed interim merger with New Vernon, Inc., Irving.
- Submitted, June 24, 2005

Dallas

Broadway National Bank, San Antonio, Texas -- report on competitive factors of the proposed merger with Balcones Bank, State Savings Bank, San Marcos.
- Submitted, June 24, 2005

St. Louis

Liberty Bank of Arkansas, Jonesboro, Arkansas -- report on competitive factors of the proposed merger with Liberty Bank of Arkansas, Siloam Springs.
- Submitted, June 22, 2005

Extensions Of Time

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- extension to July 14, 2005, to establish a branch at Dixie Highway south of Kendall Road, Louisville, Kentucky.
- Granted, June 24, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- extension to July 14, 2005, to establish a branch at 6620 South Tamiami Trail, Sarasota, Florida.
- Granted, June 24, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to July 22, 2006, to establish a branch at the northeast corner of Carroll Road and Highway 114, Southlake, Texas.
- Granted, June 20, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to August 30, 2006, to establish a branch at 624 H Street, N.W., Washington, D.C.
- Granted, June 23, 2005

Membership

Philadelphia

The First National Bank of Canton, Canton, Pennsylvania -- to retain membership in the Federal Reserve System on conversion to a state chartered bank to be known as Bank of Canton.
- Approved, June 23, 2005

San Francisco

Temecula Valley Bank, National Association, Temecula, California -- to retain membership in the Federal Reserve System on conversion to a state chartered bank.
- Approved, June 24, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 25, 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>
4(c)(8)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - to acquire Gibraltar Financial Corporation and its wholly-owned subsidiary, Gibraltar Bank, FSB, both of Coral Gables, Florida	Newspaper – 07/08/2005 Fed Reg – 07/11/2005

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.

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 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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 25, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Manufacturers and Traders Trust Company, Buffalo, NY to establish a branch office at 100 Homewood Way, Penn Township, York County, Pennsylvania.	Newspaper – 07/01/2005
Branch	Chemung Canal Trust Company, Elmira, New York to establish branch offices at 804 West Buffalo Street, Ithaca, New York and 904 Hanshaw Road, Ithaca, New York	Newspaper – 07/07/2005
FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY Rep Office.	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>
* 3A3	Adirondack Trust Company Employee Stock Ownership Trust, Saratogo Springs, New York to acquire 50 additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, Saratoga Springs, New York.	Newspaper – 07/10/2005 Fed Reg – 07/22/2005
* 3A3	New York Community Bancorp, Inc., Westbury, New York, request approval for the acquisition through its wholly owned subsidiary, New York Community Bank, Flushing, New York of 100% of the voting shares of New York Commercial Bank, Flushing, New York.	Newspaper – 06/27/2005 Fed Reg – 07/05/2005

* 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>
4c8	Banco Do Brasil S.A. Brazil, requests prior approval for its recently formed, wholly-owned subsidiary, Banco do Brasil Securities LLC, a registered broker-dealer in New York, to commence engaging in securities brokerage and riskless principal services and acting as agent in the private placement of securities.	Fed Reg – 07/01/2005
4c8	Fubon Financial Holding Company, Taipei, Taiwan, to engage in certain limited securities activities through its indirect wholly-owned subsidiaries, Fubon Securities USA LLC and Fubon Asset Management USA LLC, both from Pasadena, California.	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.

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

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 25, 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		

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<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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 25, 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.

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<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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 25, 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.

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<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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 25, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pleasants County Bank, St. Mary's, West Virginia, to establish a branch at 519 Riverview Drive, Belmont, West Virginia.*	Newspaper – 07/01/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>	
3(a)(1)	Bank of Wilmington Corporation, Wilmington, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Bank of Wilmington, Wilmington, North Carolina.	

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>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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 25, 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 Alabama, Birmingham, Alabama, to establish a branch located at 260 West Valley Avenue, Birmingham, Alabama.*	Newspaper – 07/09/2005
Branch	Coconut Grove Bank, Miami, Florida, to establish a branch located at 20801 Biscayne Boulevard, Aventura, Florida, to be known as the Aventura Office.*	Newspaper – 07/01/2005
Branch	First Florida, Bank, Naples, Florida, to establish a branch located at 9200 Cockleshell Court, Bonita Springs, Florida, to be known as the First Florida Bank Bonita Springs Office.*	Newspaper – 06/30/2005
Branch	First Florida Bank, Naples, Florida, to establish a branch located at 8931 Conference Drive, Suite 2, Fort Myers, Florida, to be known as the First Florida Bank College Office.*	Newspaper – 06/30/2005
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the northeast corner of Beltway 8 and Vista Road, Pasadena, Texas.*	Newspaper – 06/28/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 13927 St. Augustine Road, Jacksonville, Florida, to be known as the Bartram Park Office.*	Newspaper – 06/26/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 8701 U.S. Highway 19, Port Richey, Florida, to be known as the Port Richey Wal-Mart Office.*	Newspaper – 07/02/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6192 Gunn Highway, Tampa, Florida, to be known as the Citrus Wal-Mart Office.*	Newspaper – 07/02/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1208 E. Brandon Boulevard, Brandon, Florida, to be known as the East Brandon Wal-Mart Office.*	Newspaper – 07/02/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3236 Barclay Avenue, Brooksville, Florida, to be known as the Barclay Office.*	Newspaper – 07/02/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2602 Jim L. Redman Parkway, Plant City, Florida, to be known as the Redman Parkway Wal-Mart Office.*	Newspaper – 07/02/2005

*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>
3(a)(3)	CNLBancshares, Inc., Orlando, Florida, to acquire 100 percent of the outstanding shares of CNLBank, First Coast, Jacksonville, Florida (in organization).*	Newspaper – 07/18/2005 Fed Reg – N/Avail
3(a)(3)	First Security Group, Inc., Chattanooga, Tennessee, to acquire 100 percent Jackson Bank & Trust, Gainesboro, Tennessee.*	Newspaper – 07/17/2005 Fed Reg – 07/18/2005
3(a)(1)	Mountain Valley Bancshares, Inc., Cleveland, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Mountain Valley Community Bank, Cleveland, Georgia.*	Newspaper – 06/18/2005 Fed Reg – 06/30/2005
3(a)(1)	Sapelo Bancshares, Inc., to acquire 100 percent of the outstanding shares of Sapelo National Bank, both of Darien, Georgia.*	Newspaper – 07/07/2005 Fed Reg – 07/08/2005

*Subject to 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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					<i>LrgBk</i>	<i>SmBk</i>
104038	The Park Avenue Bank 3102 N. Oak Street Extension Valdosta, Georgia 31602 (229) 247-3381	02/28/2005	06/20/2005	S	X	

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 25, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities at the following locations: 680 Newport Center Drive, Suite 290, Newport Beach, California; and 12001 W. San Vicente Blvd., Suite 100, Los Angeles, California.*	Newspaper – 06/18/2005
Branch	Port Byron State Bank, Port Byron, Illinois, to establish a branch facility to be located at 104 West Third Street, Coal Valley, Illinois.*	Newspaper – 06/24/2005

* 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)	Albany Bancshares, Inc., Albany, Illinois, to acquire 100 percent of the voting shares of Hillsdale Development Corporation, Hillsdale, Illinois, and thereby indirectly acquire Old Farmers & Merchants State Bank, Hillsdale, Illinois.*	Fed Reg – 06/30/2005 Newspaper – 06/25/2005
3(a)(1)	AztecAmerica Financial Group, Inc., Berwyn, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of AztecAmerica Bank (in organization), Berwyn, Illinois.*	Fed Reg – 07/21/2005 Newspaper – 07/11/2005
CIC	Notice by Marjorie E. Binder, Chicago, Illinois, to acquire control of 97.31 percent of the outstanding common stock and 97.95 percent of the outstanding B common stock of Bellwood Bancorporation, Inc., Bellwood, Illinois, and thereby indirectly acquire Greater Chicago Bank, Bellwood, Illinois.	Fed Reg – 06/24/2005 Newspaper – 06/30/2005
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited I, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of San Francisco (in organization), San Francisco, California.*	Fed Reg – 07/11/2005 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)	Clarkston Financial Corporation, Clarkston, Michigan, to acquire not less than 51 percent of the voting shares of Huron Valley State Bank (in organization), Milford, Michigan.*	Fed Reg – 07/18/2005 Newspaper – N/Avail
CIC	Notice by Ralph Mason, Bourbon, Indiana and Brad Mason, Bourbon, Indiana, to acquire control of The First State Bank of Bourbon, Bourbon, Indiana.	Fed Reg – 06/29/2005 Newspaper – 06/16/2005
3(a)(1)	Generations Bancorp, Inc., Waukesha, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Foundations Bank (in organization), Waukesha, Wisconsin.*	Fed Reg – 07/22/2005 Newspaper – N/Avail
3(a)(1)	Lamplighter Financial, MHC, Wauwatosa, Wisconsin and Wauwatosa Holdings, Inc., Wauwatosa, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Wauwatosa Savings Bank, Wauwatosa, Wisconsin.*	Fed Reg – 07/15/2005 Newspaper – N/Avail
3(a)(1)	Western Illinois Bancshares, Inc., Monmouth, Illinois. to become a bank holding company by acquiring 100 percent of the voting shares of Midwest Bank of Western Illinois, Monmouth, Illinois.*	Fed Reg – 07/08/2005 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.

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, June 25, 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>
3A5 & 4C8	First Arkansas BancShares, Inc., Jacksonville, Arkansas, to merge with Lake Hamilton Enterprises, Inc., Little Rock, Arkansas, and thereby indirectly acquire First Team Bank, Heber Springs, Arkansas. Also, First Arkansas BancShares, Inc., to engage in data processing activities.*	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>
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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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>
894151	Mid America Bank & Trust Company Dixon, Missouri	03/07/2005	06/17/2005	S		X
361279	Community Bank Lexington, Tennessee	03/14/2005	06/24/2005	S		X

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, June 25, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First PREMIER Bank, Sioux Falls, South Dakota request for approval to establish a new branch location at 536 N. Sycamore Avenue, Suite A, Sioux Falls, South Dakota.*	Newspaper – 07/07/2005

* 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>
CIC	Notice by John M. Morrison Florida Intangible Trust #6, dated March 3, 2005, Julie Morrison Arne, trustee to gain control of Central Bancshares, Inc., Golden Valley, Minnesota and indirectly gain control of Central Bank, Stillwater, Minnesota.	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Nancy A. Malitz, Detroit Michigan and Barbara G. Lee, Kalispell, Montana to gain control of Ravalli County Bankshares, Inc., Hamilton, Montana and thereby indirectly gain control of Ravalli County Bank, Hamilton, Montana and West One Bank, Kalispell, Montana	Fed Reg – 07/01/2005 Newspaper – 06/17/2005
3(a)(1)	Vision Bancshares, Inc., St. Louis Park, Minnesota to become a bank holding company by acquiring 100 percent of Vision Bank, St. Louis Park, Minnesota, a bank in organization.*	Fed Reg – 07/13/2005 Newspaper – 07/14/2005
CIC	Notice by the John C. Elsenpeter 2004 Term Trust and Vic ki J. Elsenpeter 2004 Term Trust, both of Walker, Minnesota, to retain control of Walker Ban Co., Walker, Minnesota and thereby indirectly retain control of First National Bank of Walker, Walker, Minnesota and Lakes State Bank, Pequot Lakes, Minnesota.	Fed Reg – 06/22/2005 Newspaper – 06/22/2005

* 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>
Investment	U. S. Bank, N.A., Cincinnati, Ohio through NOVA Canadian Holdings Company, Minneapolis, Minnesota, an agreement corporation, to invest in a foreign organization.

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:

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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>
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, June 25, 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)	First Centralia Bancshares, Inc., Centralia, Kansas, to directly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through the 80.34 percent ownership of FBC Financial Inc., Kilgore, Texas, by Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through FBC Financial Corporation, Claremore, Oklahoma.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly acquire up to 17.90 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – 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>
CIC	Notice by Gregory L. Massey, Durant, Oklahoma, to retain control of Durant Bancorp, Inc., parent of First United Bank & Trust Company, both in Durant, Oklahoma.	Newspaper – 06/29/2005 Fed Reg – 07/05/2005

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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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**

Institution *Location*

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 25, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	PointBank, Pilot Point, TX, to establish a branch at 101 Avenue A, Denton, TX 76201*	Newspaper – 07/08/2005

*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>
CIC	Mr. Richard L. Kinsel, Jr., and Ms. Janice L. Kinsel, Friendswood, TX, acting in concert, to acquire an interest in 1 st Choice Bancorp, Inc., Houston, TX	Fed Reg – N/Avail 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, June 25, 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) & 4(c)(8)	Beverly Hills Bancorp, Inc., WFC Inc., and Wilshire Acquisitions Corporation, all of Calabasas, California, to become bank holding companies by acquiring 100 percent of First Bank of Beverly Hills, Calabasas, California; and Beverly Hills Bancorp, Inc., and WFC, Inc., both of Calabasas, California, to engage in nonbanking activities through the acquisition of 100 percent of WCICC, Inc., WFICC, Inc., Wilshire Acquisitions Trust 1, Wilshire Mortgage Funding IV, Wilshire Mortgage Funding V, and Wilshire Mortgage Funding VI, all of Calabasas, 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)	ICB Financial, Ontario, California, to become a bank holding company by acquiring 100 percent of Inland Community Bank, N.A., Rialto, California.	

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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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>
191663	County Bank 550 North Main Street Merced, California 95340	02/07/2005	06/22/2005	O	X	

Section VI – CRA examinations scheduled for Quarter of

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