
Federal Reserve Release



H.2

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

No. 5

Week Ending February 3, 2007

Board Operations

System of Records -- publication for comment of amendments to one system of records, Office of Inspector General (OIG) Investigative Records, under the Privacy Act (Docket No. OP-1276).

- Approved, January 29, 2007

Enforcement

Exchange Bank of Missouri, Fayette, Missouri -- issuance of an order of prohibition against Perry D. Lane, former president, chief executive officer, and director.

- Announced, February 1, 2007

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

St. Louis

Farmers Bank & Capital Trust Company, Frankfort, Kentucky -- to establish a branch at 1401 Louisville Road.
- Approved, January 29, 2007

Richmond

Fidelity & Trust Bank, Bethesda, Maryland -- to establish a branch at 130 Rollins Avenue, Rockville.
- Approved, February 1, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 14204 Manchester Road, Ellisville, Missouri.
- Approved, February 1, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 12181 West Hillsborough Avenue, Tampa, Florida.
- Approved, February 1, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 11118 Olive Street, Creve Coeur, Missouri.
- Approved, February 1, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2501 North Avenue, Melrose, Illinois.
- Approved, February 1, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1111 South Alpine Road, Rockford, Illinois.
- Approved, February 1, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4999 North Tanner Road, Orlando, Florida.
- Approved, February 1, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4104 Conroy Road, Orlando, Florida.
- Approved, February 1, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 107 North U.S. Highway 1792, Longwood, Florida.
- Approved, February 1, 2007

Chicago

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 101 North Cross Street, Wheaton.
- Approved, February 2, 2007

New York

Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish a branch at 20 Woodland Avenue, City of Summit.
- Approved, February 1, 2007

Chicago

Warren Bank, Warren, Michigan -- to establish a branch at 55101 Shelby Road, Shelby Township.
- Withdrawn, February 2, 2007

Bank Holding Companies

Secretary

Allied Irish Banks, plc, Dublin, Ireland, and M&T Bank Corporation, Buffalo, New York -- to acquire an interest in Bayview Lending Group LLC, Coral Gables, Florida, and thereby engage in extending credit, servicing loans, and activities related to extending credit.
- Approved, February 2, 2007

Bank Holding Companies

St. Louis

BancorpSouth, Inc., Tupelo, Mississippi -- to merge with City Bancorp, Inc., Springfield, Missouri, and thereby acquire The Signature Bank.
- Approved, January 31, 2007

Kansas City

Commerce Bancshares, Inc., Kansas City, Missouri, and CBI Kansas -- waiver of application to merge with South Tulsa Financial Corporation, Tulsa, Oklahoma, in connection with the merger of Bank South, Tulsa, and Commerce Bank, N.A., Kansas City, Missouri.
- Granted, February 2, 2007

Atlanta

FineMark Holdings, Inc., Fort Myers, Florida -- to become a bank holding company and to acquire FineMark National Bank & Trust, a de novo bank.
- Approved, February 1, 2007

Secretary

First State Bancorporation, Albuquerque, New Mexico -- to acquire Front Range Capital Corporation, Louisville, Colorado, and thereby acquire Heritage Bank; and for First Community Bank, Taos, New Mexico, to merge with Heritage Bank, Louisville, Colorado, and thereby establish branches.
- Approved, February 2, 2007

Kansas City

Frontier Holdings, LLC, Omaha, Nebraska, and Frontier Management, LLC -- to acquire Pender State Bank, Pender.
- Approved, February 1, 2007

General Counsel

Hanmi Financial Corporation, Los Angeles, California -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.
- Granted, February 2, 2007

Bank Holding Companies

Chicago

Lotus Bancorp, Inc., Novi, Michigan -- to become a bank holding company and to acquire Lotus Bank, a de novo bank.
- Approved, February 2, 2007

Chicago

State Center Financial, Inc., State Center, Iowa -- to continue to engage in extending credit and servicing loans.
- Approved, February 2, 2007

Change In Bank Control

Minneapolis

Adrian Building Corporation, Adrian, Minnesota -- change in bank control.
- Permitted, February 2, 2007

Chicago

FEB Bancshares, Inc., Neshkoro, Wisconsin -- change in bank control.
- Permitted, February 2, 2007

Richmond

The Freedom Bank of Virginia, Vienna, Virginia -- change in bank control.
- Permitted, February 1, 2007

Extensions Of Time

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- extension to June 10, 2007, to establish a branch at 3216 West Colorado Avenue, and to increase its investment in bank premises.
- Granted, January 31, 2007

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to May 17, 2007, to acquire up to 38 percent of the shares of F.S.B. Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan.
- Granted, February 1, 2007

Extensions Of Time

Director, BS&R

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension of time to divest or conform certain impermissible activities and investments.

- Granted, February 1, 2007

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- extension to April 30, 2007, to acquire up to 9.9 percent of the shares of CBT Financial Corporation, Clearfield.

- Granted, February 2, 2007

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- extension to May 8, 2007, to acquire up to 9.9 percent of the shares of IBT Bancorp, Inc., Irwin, and thereby acquire Irwin Bank & Trust Company.

- Granted, February 2, 2007

Richmond

Virginia Heritage Bank, Fairfax, Virginia -- extension to February 27, 2007, to establish a courier service to pick up noncash deposits from business customers.

- Granted, February 1, 2007

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending February 3, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
ASSABET VALLEY BANCORP	* 3A5 * 3A3	Assabet Valley Bancorp, Hudson, Massachusetts to acquire Westborough Bancorp, MHC, Westborough Financial Services, Inc. and The Westborough Bank, all located in Westborough, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act.	Newspaper: 02/25/2007 Federal Register: 02/26/2007
NEW ENGLAND BANCSHARES, INC.	* 3A1 * 4c8	New England Bancshares, Inc., Enfield, CT - section 3(a)(1)/4(c)(8) application to acquire First Valley Bancorp, Inc., Bristol, CT and its subsidiary bank, Valley Bank, Bristol, CT, and to retain Enfield Federal Savings and Loan Association, Enfield, CT.	Newspaper: Not available Federal Register: 02/26/2007
STATE STREET BANK AND TRUST COMPANY	Other Foreign	Request from State Street Bank and Trust, Boston, Massachusetts, and its Edge and agreement subsidiaries, for specific consent to engage in future instances of fund administration activity pursuant to section 211.10(c) of Regulation K.	Newspaper: Not applicable Federal Register: Not applicable

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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending February 3, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America ("BPNA"), New York, New York request approval to open a new branch located at 1861 South San Jacinto Avenue, (Riverside County), California.	Newspaper: 02/13/2007 Federal Register: Not applicable
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America ("BPNA"), New York, New York request approval to open a branch office located at 310 East Houston Street, New York, New York. (RSSD#3374850)	Newspaper: Not available Federal Register: Not applicable
BANCORP OF NEW JERSEY, INC.	* 3A1	Bancorp of New Jersey, Inc., requests to become a one-bank holding company, pursuant to Section 3(a)1 of the BHC Act, and Section 225.15 of Regulation Y, by acquiring Bank of New Jersey, both of Fort Lee, New Jersey.	Newspaper: 02/28/2007 Federal Register: 03/02/2007
CAIXA ECONOMICA FEDERAL	FBSEA	Caixa Economica Federal, Distrito Federal, Brazil, to establish a representative office in Jersey City, New Jersey, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: 03/01/2007 Federal Register: Not applicable
CHINA MERCHANTS BANK CO. LTD.	FBSEA	China Merchants Bank Co., Ltd.("CMB"),Shenzhen, Peoples Republic of China is applying to establish a branch, under Section 211.24(a)(1) of Regulation K, in New York.	Newspaper: Not available Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
BRYN MAWR BANK CORPORATION	CIC	George W. Connell, Radnor, PA, to purchase up to 19.9% of the voting shares of Bryn Mawr Bank Corporation, Bryn Mawr, PA.	Newspaper: Not available Federal Register: 02/15/2007

District: 3

Federal Reserve Bank of Philadelphia

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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending February 3, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUMBERLAND VALLEY FINANCIAL CORPORATION	CIC	Notice by Jerry D. Greer to gain control of Cumberland Valley Financial Corporation, London, Kentucky, and indirectly gain control of Cumberland Valley National Bank & Trust	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Notice by Jerry D. Greer and Garth Rex Greer to gain control of, First National Financial Corporation, Manchester, Kentucky, and indirectly gain control of First National Bank, Manchester, Kentucky	Newspaper:	Not available
			Federal Register:	Not available
STATE BANK AND TRUST COMPANY, THE	* 18C * Branch	Application by The State Bank and Trust Company, Defiance, OH to merge with The Exchange Bank, Luckey, OH pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF THE COMMONWEALTH	* Branch	Bank of the Commonwealth, Norfolk, Virginia, proposes to establish a branch at St. Waves Plaza, Unit 1, 26006 NC Hwy 12, Waves, North Carolina.	Newspaper: 02/12/2007 Federal Register: Not applicable
VIRGINIA COMMERCE BANK	* Branch	Virginia Commerce Bank, Arlington, Virginia, proposes to establish a branch at Dulles 606 Retail Center, 23510 Overland Drive, Dulles, Virginia.	Newspaper: 02/20/2007 Federal Register: 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.

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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 3, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
ENCORE BANCSHARES, INC.	* 3A1	Encore Bancshares, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of the capital stock of Encore Bank, to be located in Naples, Florida, upon Encore bank's conversion from a federal savings bank to a national bank.	Newspaper: Not available Federal Register: 03/05/2007
FIRST CARTHAGE CORPORATION	CIC	First Heritage Corporation, Carthage, Mississippi (formerly First Carthage Corporation), prior change in control notice filed by Dr. S. L. Sethi, Mr. Earle Jones, Mrs. Irene Jones, Mr. Ray Harrigill, Mrs. Monica Harrigill, Mr. William Price, Mr. Vikas Majithia, Mr. Sukdev Thind and Mr. Baldev B. Patel, to acquire an additional 49.06 percent of the outstanding shares of First Heritage Corporation, and its subsidiary, Heritage Banking Group, both of Carthage, Mississippi. Total ownership will equal 49.83 percent.	Newspaper: 02/14/2007 Federal Register: 02/22/2007
FIRST NBC BANK HOLDING COMPANY	* 3A1	First NBC Bank Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of First NBC Bank, both of New Orleans, Louisiana.	Newspaper: 03/05/2007 Federal Register: 03/05/2007
SECURITY BANK CORPORATION	4c8	Security Bank Corporation, Macon, Georgia, to acquire CFS Wealth Management, LLC, Macon, Georgia, and thereby engage in financial and investment advisory, and providing securities brokerage services.	Newspaper: Not applicable Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

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:

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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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 3, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK	* 18C * Branch	Citizens Bank, Flint, Michigan, to merge with Republic Bank, Lansing, Michigan, and thereby to establish branches.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST BERNE FINANCIAL CORPORATION	4c8	First Berne Financial Corporation, Berne, Indiana, proposes to continue to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	02/20/2007
PARTNERSHIP COMMUNITY BANCSHARES, INC.	* 3A1	Partnership Community Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 91 percent of the voting shares of The Bancorp of Tomah, Inc., Tomah, Wisconsin, and thereby indirectly acquire First Bank, Tomah, Wisconsin.	Newspaper:	Not available
			Federal Register:	02/23/2007

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
886044	BLENCOE ST BK, BLENCOE, IOWA	10/10/2006	01/18/2007	S	Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	08/28/2006	01/18/2007	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
ENTERPRISE FINANCIAL SERVICES CORP	* 3A3	Enterprise Financial Services Corp., Clayton, Missouri, to acquire 100 percent of Clayco Banc Corporation, DeSoto, Kansas, and thereby indirectly acquire Great American Bank, DeSoto, Kansas.	Newspaper: 02/20/2007 Federal Register: 01/26/2007

District: 8
Federal Reserve Bank of St. Louis

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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending February 3, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRA VENTURES, INC.	4c8	Centra Ventures, Inc., Foley, Minnesota, proposes to engage in leasing activities through its subsidiary, Falcon Leasing L.L.C., Foley, Minnesota, a de novo leasing company.	Newspaper:	Not applicable
			Federal Register:	Not applicable
NORTHERN STAR FINANCIAL, INC.	CIC	Notice by Robert Donavon Weerts and Jennifer Lavon Weerts, both of Winnebago, Minnesota, to gain control of Northern Star Financial, Inc., Mankato, Minnesota, and thereby indirectly gain control of Northern Star Bank, Mankato, Minnesota.	Newspaper:	Not available
			Federal Register:	02/05/2007
STATE BANK FINANCIAL	* 18C * Branch	State Bank Financial, La Crosse, Wisconsin, proposes to purchase the assets and assume the liabilities of the Sparta, Wisconsin, branch of Acuity Bank, Tomah, Wisconsin, and incident thereto establish a branch at 203 West Wisconsin, Sparta, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
STATE BANKSHARES, INC.	4c8	State Bankshares Inc., Fargo, North Dakota, to acquire 100 percent of Passport Benefit Solutions, L.L.C., a limited liability company, Minnetonka, Minnesota and engage in non-banking activities.	Newspaper:	Not applicable
			Federal Register:	Not available
Trinity Investments, Inc.	* 3A1	Trinity Investments, Inc., Glen Ullin, North Dakota, to become a bank holding company by acquiring 100 percent of Bank of Glen Ullin, Glen Ullin, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
WESTERN HOLDING COMPANY OF WOLF POINT	CIC	Change in control notice by Duane A. Kurokawa and Rosella Kurokawa, both of Wolf Point, Montana, to acquire 25 percent or more of the shares of Western Holding Company of Wolf Point, Wolf Point, Montana, and thereby indirectly acquire control of Western Bank of Wolf Point, Wolf Point, Montana.	Newspaper:	Not available
			Federal Register:	02/13/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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274856	CITIZENS ST BK OF ARLINGTON, ARLINGTON, SOUTH DAK	10/02/2006	01/17/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending February 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF STAR VALLEY, THE	* Branch	The Bank of Star Valley, Afton, Wyoming, to establish a branch at 102 Greys River Road, Alpine, Wyoming.	Newspaper:	02/02/2007 Federal Register: Not applicable
COLUMBIAN FINANCIAL CORPORATION	* 3A3	Columbian Financial Corporation, Overland Park, Kansas, to acquire 100 percent of the voting shares of The Bank, Weatherford, Texas.	Newspaper:	Not available Federal Register: 02/02/2007
FIRST BANCORP. OF DURANGO, INC.	* 3A3	First Bancorp of Durango, Inc., Inverness, Illinois, to acquire 100 percent of the voting shares of Grants State Bank, Grants, New Mexico.	Newspaper:	Not available Federal Register: 03/02/2007
FIRST COLORADO FINANCIAL CORP.	* 3A1	First Colorado Financial Corp., Paonia, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Paonia, Paonia, Colorado.	Newspaper:	Not available Federal Register: 03/05/2007
FIRST STATE BANCORPORATION OF WATONGA, INC.	CIC	Notice by Melanie Ranee Christain and Victor Lee Christain, both of Oklahoma City, Oklahoma, to acquire control of First State Bancorporation of Watonga, Inc., parent of First State Bank, both in Watonga, Oklahoma, through the acquisition of voting shares.	Newspaper:	Not available Federal Register: 02/20/2007
FIRST WYOMING BANCORPORATION OF LARAMIE	* 3A1	First Wyoming Bancorporation of Laramie to become a bank holding company through the acquisition of 100 percent of the voting shares of Wyoming State Bank, both in Laramie, Wyoming.	Newspaper:	Not available Federal Register: 02/16/2007
FIRSTBANK HOLDING COMPANY	CIC	Notification by Nancy A. Strohmeyer, Lakewood, Colorado, to retain control of FirstBank Holding Company, parent of FirstBank of Colorado, both in Lakewood, Colorado.	Newspaper:	02/01/2007 Federal Register: 01/30/2007
KAW VALLEY BANCSHARES, INC.	* 3A3	Kaw Valley Bancshares, Inc., to acquire 100 percent of the voting shares of Kaw Valley State Bank & Trust Company, both of Wamego, Kansas.	Newspaper:	Not available Federal Register: 03/05/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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706254	COMMUNITY ST BK, POTEAU, OKLAHOMA	10/23/2006	01/19/2007	S	Small Bank
686459	EXCHANGE BK OF MO, FAYETTE, MISSOURI	10/02/2006	01/05/2007	S	Small Bank
698957	GREAT AMER BK, DE SOTO, KANSAS	10/16/2006	01/18/2007	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 February 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 900 South Main St., Grapevine, Texas 76051.	Newspaper: 02/12/2007 Federal Register: Not applicable

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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending February 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
BUSINESS BANK OF NEVADA	* Branch	Business Bank of Nevada, Las Vegas, Nevada, to establish a branch facility at 10801 W. Charleston Boulevard, Las Vegas, Nevada.	Newspaper: 01/31/2007 Federal Register: Not applicable
SKAGIT STATE BANCORP	CIC	Notice by Bishop Limited Partnership, Burlington, Washington, to increase its ownership to 10.08 percent of Skagit State Bancorp, Inc., and thereby indirectly control its subsidiary, Skagit State Bank, both of Burlington, Washington.	Newspaper: 02/14/2007 Federal Register: 02/20/2007

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act