
Federal Reserve Release



H.2

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

No. 28

Week Ending July 11, 2009

Testimony and Statements

Commercial Real Estate -- statement by Jon D. Greenlee, associate director, Division of Banking Supervision and Regulation, before the Joint Economic Committee of the Congress on issues related to commercial real estate lending.

- Published, July 9, 2009

Federal Reserve Independence -- statement by Vice Chairman Donald L. Kohn before a subcommittee of the House Committee on Financial Services regarding independence, accountability, and the conduct of monetary policy.

- Published, July 9, 2009

Forms

Forms -- initial Board review to extend without revision the Advanced Capital Adequacy Framework Information Collection (FR 4200).

- Proposed, July 6, 2009

Enforcement

Amboy Bancorporation, Old Bridge, New Jersey, and Amboy Bank -- written agreement with the Federal Reserve Bank of New York and the New Jersey Department of Banking and Insurance.

- Announced, July 6, 2009

Bankers' Bancorp, Inc., Springfield, Illinois, and Independent Bankers' Bank -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, July 7, 2009

First State Bancorporation, Albuquerque, New Mexico, and First Community Bank, Taos -- written agreement with the Federal Reserve Bank of Kansas City and the New Mexico Regulation and Licensing Department, Financial Institutions Division.

- Announced, July 9, 2009

Enforcement

Frontier Financial Corporation, Everett, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, July 7, 2009

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

Chicago

Chemical Bank, Midland, Michigan -- to establish branches at Pineview Apartments, 854 North Pine Road, Essexville; Dover Court, 1441 East Broomfield, Mt. Pleasant; and Cranbrook Terrace, 4608 South Isabella Road.

- Approved, July 7, 2009

Richmond

Virginia Heritage Bank, Fairfax, Virginia -- to establish a branch at 8245 Boone Boulevard, Vienna.

- Approved, July 9, 2009

Bank Holding Companies

Director, BS&R

Barclays PLC, London, England -- (1) relief from certain commitments and (2) request to engage, on a limited basis, in energy tolling and energy management services as activities that are complementary to a financial activity.

- Granted, July 2, 2009

(A/C)

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby acquire additional shares in its subsidiaries, Community Bank of North Mississippi, Amory; Community Bank of Mississippi, Forest; Community Bank, Ellisville; Community Bank Coast, Biloxi; Community Holding Company of Alabama, Brandon; and Community Bank, N.A., Mobile, Alabama.

- Approved, July 10, 2009

Bank Holding Companies

Kansas City

Wilber Co., Lincoln, Nebraska -- waiver of application to acquire FICO, Inc., Filley, in connection with the merger of their respective subsidiary banks, First State Bank, Lincoln, and Filley Bank, Filley.

- Granted, July 9, 2009

Bank Mergers

Kansas City

First State Bank, Lincoln, Nebraska -- to merge with Filley Bank, Filley, and thereby establish a branch.

- Approved, July 9, 2009

Change in Bank Control

Richmond

CommerceFirst Bancorp, Inc., Annapolis, Maryland -- change in bank control of CommerceFirst and its subsidiary bank, CommerceFirst Bank, Annapolis.

- Permitted, July 6, 2009

Minneapolis

First LeRoy Bancorporation, Inc., LeRoy, Minnesota -- change in bank control of First LeRoy and its subsidiary bank, First State Bank Minnesota, LeRoy.

- Permitted, July 9, 2009

Extensions of Time

Richmond

Old Line Bank, Bowie, Maryland -- extension to October 15, 2009, to establish a branch at 12100 Annapolis Road, Glenn Dale.

- Granted, July 10, 2009

International Operations

Director, BS&R

KeyBank National Association, Cleveland, Ohio -- waiver of remainder of notification period for Key Equipment Finance International Inc., Superior, Colorado, to invest in Key Equipment Finance Europe Limited, Berkshire, United Kingdom, and KEF Italia S.P.A., Milan, Italy.

- Granted, July 9, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONAHASSET BANCSHARES MHC	* 3A1 * 3A3	Application by Conahasset Bancshares, MHC, and Conahasset Bancshares, Inc., both of Cohasset, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Pilgrim Bank, Cohasset, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 07/27/2009
NEWSTAR HOLDCO INC	* 3A1 4c8	Application filed by NewStar Holdco, Boston, Massachusetts (HoldCo) to become a bank holding company through the acquisition of 100% of the outstanding common stock of Southern Commerce Bank, National Association, Tampa, Florida, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (BHC Act). Concurrently, HoldCo seeks approval to: i) continue to operate NewStar Financial, Inc. as an existing commercial finance company; and ii) establish NewStar Asset Management, LLC to provide asset management services to NewStar Credit Opportunities Fund, both pursuant to section 4(c)(8) of the BHC Act.	Newspaper: Federal Register:	07/10/2009 07/10/2009

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending July 11, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	* Branch	The Adirondack Trust Company, Saratoga Springs, New York, requests approval to establish a full service branch at 376 Bay Road, Queensbury, Warren County, New York. (RSSD #3797990)	Newspaper: Federal Register:	Not available Not applicable
HAVEN BANCORP, MHC	* 3A1	Haven Bancorp, MHC and Haven Bancorp, Inc., both of Hoboken, New Jersey, for prior approval from the Board of Governors of the Federal Reserve System to control, directly and indirectly, 100 percent of the voting shares of Haven Savings Bank, Hoboken, New Jersey.	Newspaper: Federal Register:	Not available 07/31/2009
PEAPACK-GLADSTONE FINANCIAL CORPORATION	* Branch	Peapack-Gladstone Bank, Gladstone, New Jersey, to establish a branch to be located at 54 Morris Essex Pike, Summit, Union County, New Jersey.	Newspaper: Federal Register:	07/15/2009 Not applicable

District: 2

Federal Reserve Bank of New York

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

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FIRST BANCAPITAL FUND I, L.P.	* 3A3	First BanCapital Fund I, L.P., First BanCapital Parallel Fund I, L.P., CBCF Partners, L.P., MJR, LLC, MJR Financial Group, LLP, all located in Bethlehem, PA, to acquire between 6.1 percent and 9.7 percent of Old Florida Bancshares, Inc., Longwood, Florida and thereby indirectly acquire Old Florida National Bank, Longwood, Florida.	Newspaper:	07/20/2009
			Federal Register:	07/09/2009

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Key Equipment Finance International, Inc., Superior, Colorado, to make a portfolio investment in Key Equipment Finance Europe Limited, Berkshire, England, United Kingdom and indirectly to make a portfolio investment in KEF Italia S.P.A., Milan, Italy, a subsidiary of Key Equipment Finance Europe Limited	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 7.08% and to acquire up to 7.80% of the voting securities of Commonwealth Bankshares, Inc., Norfolk, Virginia.	Newspaper: Federal Register:	Not available Not available
EASTERN VIRGINIA BANKSHARES, INC.	* 3A5	Eastern Virginia Bankshares, Inc., Tappahannock, Virginia, to acquire 100% of the voting securities of First Capital Bancorp, Inc., Glen Allen, Virginia, and thereby indirectly acquire First Capital Bank, Glen Allen, Virginia.	Newspaper: Federal Register:	Not available 07/30/2009
PIONEER COMMUNITY BANK, INC.	CIC	The Haga Family Revocable Trust, Phillip Blair Haga and Betty Jane Haga, Trustees, to retain 10.00% ownership of Pioneer Community Group, Inc., Iaeger, West Virginia	Newspaper: Federal Register:	07/15/2009 Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$5,000,000 in additional stock and increase its ownership to up to 50.01 percent of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its ownership of Federation Bank, Washington, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
PRAIRIELAND BANCORP EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership to 48.01 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, and thereby indirectly increase its ownership of Merchants and Farmers State Bank of Bushnell, Bushnell, Illinois.	Newspaper:	07/20/2009
			Federal Register:	07/21/2009
VAN FINANCIAL CORP	* 3A1	Van Financial Corp., Breda, Iowa, to become a bank holding company by acquiring at least 80 percent of Breda Savings Bank, Breda, Iowa.	Newspaper:	Not available
			Federal Register:	07/10/2009

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL BANCORP, INC.	CIC	Notice by Charles B. Edel, Trustee of the Charles B. Edel Trust, and Suzanne Edel, Trustee of the Suzanne Edel Trust, both of Springfield, Missouri, acting in concert to increase control of Citizens National Bancorp, Inc., Springfield, Missouri.	Newspaper:	06/30/2009
			Federal Register:	07/13/2009

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period		
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with First Western Bank, Wall, South Dakota, and The First Western Bank Sturgis, Sturgis, South Dakota, and incident thereto, proposes to establish 15 branches.	Newspaper:	Not available	
	* Branch		Federal Register:	Not applicable	
	* 18C				
	* Branch				
NORLO, INC.	4c8	Norlo Inc., Prior Lake, Minnesota, proposes to engage, de novo, in lending activities.	Newspaper:	Not applicable	
			Federal Register:	07/24/2009	

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending July 11, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CHOICE HOLDING COMPANY	CIC	Notification submitted by Jean Hummel, Columbus, Ohio; Robert Hummel, II, and Patricia Hummel, both of Leawood, Kansas; Jennifer Ostenson and Eric Ostenson, both of Longmont, Colorado; all as members of the Robert Hummel family group, to retain control of Bank of Choice Holding Company, Greeley, Colorado, and thereby indirectly retain control of Bank of Choice, Greeley, Colorado.	Newspaper: Federal Register:	Not available 07/27/2009
CANADIAN STATE BANK	* Branch	Canadian State Bank, Yukon, Oklahoma, to establish a branch at 620 East State Highway 152, Mustang, Oklahoma.	Newspaper: Federal Register:	07/13/2009 Not applicable
FIRST FIDELITY BANCORP, INC.	CIC	Notice submitted by David Carpenter, Chandler, Oklahoma, as trustee of the Lynda L. Cameron 2005 Family Trust, the William M. Cameron 2004 Family Trust, and the Lynda L. Cameron Trust B, to acquire control of First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, and thereby indirectly acquire control of First Fidelity Bank, N.A., Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 07/13/2009
TRI-VALLEY BANK SHARES, INC.	* 3A1	Tri-Valley Bank Shares, Inc., Lincoln, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Tri-Valley Bank, Talmage, Nebraska.	Newspaper: Federal Register:	Not available 08/07/2009

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN BANCSHARES, INC.	* 3A1	Austin Bancshares, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of La Grange Bancshares, Inc., La Grange, Texas, and indirectly acquire Colorado Valley Bank, SSB, La Grange, Texas.	Newspaper:	Not available
			Federal Register:	07/20/2009
SANDHILLS BANCSHARES, INC.	* 3A1	Sandhills Bancshares, Inc., Iraan, Texas, to become a bank holding company by acquiring 100 percent of TransPecos Banks-Iraan, Iraan, Texas.	Newspaper:	Not available
			Federal Register:	08/06/2009

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending July 11, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHINATRUST CAPITAL CORPORATION	4c8	Chinatrust Capital Corporation, Torrance, California, and Chinatrust Financial Holding Company, Ltd., and Chinatrust Commercial Bank, Ltd., both of Taipei, Taiwan, to engage directly in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y and section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable 07/17/2009
PACIFIC INTERNATIONAL BANCORP, INC.	* 3A3	Pacific International Bancorp, Seattle, Washington, to acquire up to 9.9 percent of Center Financial Corporation and thereby indirectly acquire Center Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 07/06/2009
STATE BANK CORP.	CIC	Notice by Donald and Donna Nelson, to retain 10.9 percent of State Bank Corp., and indirectly its subsidiary, Mohave State Bank, both of Lake Havasu City, Arizona.	Newspaper: Federal Register:	Not available 07/06/2009

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
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