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# Federal Reserve Release

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

*No. 8*

*Week Ending February 25, 2006*

**Bank Holding Companies**

Sky Financial Group, Inc., Bowling Green, Ohio -- to acquire through Sky Holdings, Inc., Wilmington, Delaware, up to 9.99 percent of the shares of LNB Bancorp, Inc., Lorain, Ohio, and thereby acquire an interest in The Lorain National Bank.  
- Approved, February 24, 2006

**Forms**

Forms -- final Board review to revise without extension the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11) and Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314).  
- Approved, February 22, 2006

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at the intersections of: Highways 225 and 31, Spanish Fort; South Florida Avenue and County Road 540A, Lakeland, Florida; Radio Road and Santa Barbara Boulevard, Naples; Big Bend Road and U.S. Highway 301, Riverview; U.S. Highway 19 and 34th Avenue, St. Petersburg; and at Units 5204 and 5206 Ocean Boulevard, Sarasota; 101 Office Park Drive, Brandon, Mississippi; the intersection of Courthouse Road and 33rd Street, Gulfport; 2615 Old Fort Parkway, Murfreesboro, Tennessee; and the intersection of Memorial Parkway and Lokey Avenue.

- Approved, February 21, 2006

#### Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 20399 Gibraltar Road, Brownstown.

- Approved, February 22, 2006

#### Atlanta

First American Bank, Birmingham, Alabama -- to establish a branch at 27453 Capshaw Road, Athens.

- Approved, February 21, 2006

#### Richmond

Four Oaks Bank & Trust Company, Four Oaks, North Carolina -- to establish a branch at 130 North Arendell Avenue, Zebulon.

- Approved, February 22, 2006

#### Richmond

Four Oaks Bank & Trust Company, Four Oaks, North Carolina -- to establish a branch at 1100 South Horner Boulevard, Sanford.

- Approved, February 22, 2006

**Bank Branches, Domestic**

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 9900 Innovation Drive, Wauwatosa, and 1200 Commerce Place, Plover, and at the intersections of Carefree Highway and 48th Street, Phoenix, Arizona; Dynamite and Tatum Boulevards; and Queen Creek and Higley Roads, Gilbert.  
- Approved, February 24, 2006

Chicago

Pacific Global Bank, Chicago, Illinois -- to establish a branch at 3233 South Ashland Avenue.  
- Approved, February 22, 2006

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 2103 Santa Barbara Boulevard.  
- Approved, February 22, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 1880 West County Road 419, Oviedo, Florida, and 4935 East Iro Bronson Memorial Highway, St. Cloud.  
- Approved, February 24, 2006

Chicago

Tower Bank & Trust Company, Fort Wayne, Indiana -- to establish a branch at 3333 North Wayne Street, Angola.  
- Approved, February 21, 2006

**Bank Holding Companies**

Chicago

A.M. Saylor, Incorporated, Hampton, Iowa -- to engage de novo in extending credit and servicing loans.  
- Approved, February 22, 2006

**Bank Holding Companies**

San Francisco

The Bank Holdings, Reno, Nevada -- to acquire Big Sky Property Exchange, Inc., Bozeman, Montana, and thereby engage in real estate settlement services, trust company activities, and financial and investment advisory activities.  
- Approved, February 23, 2006

Chicago

Exchange Financial, Inc., Adair, Iowa -- to become a bank holding company and to acquire Exchange State Bank.  
- Withdrawn, February 21, 2006

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire more than 50 percent of the shares of Community Bank of Lemont, Lemont.  
- Approved, February 24, 2006

Chicago

First National Bancorp, Inc., Kalamazoo, Michigan -- to become a bank holding company and to acquire First National Bank of Michigan, a de novo bank.  
- Approved, February 23, 2006

Atlanta

GB&T Bancshares, Inc., Gainesville, Georgia -- to merge with Mountain Bancshares, Inc., Dawsonville, and thereby acquire Mountain State Bank.  
- Approved, February 24, 2006

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- to acquire Hinsbrook Bancshares, Inc., Willowbrook, and Hinsbrook Bank and Trust.  
- Approved, February 24, 2006

**Change In Bank Control**

Kansas City

Stockton Bancshares, Inc., Stockton, Kansas -- change in bank control.  
- Permitted, February 21, 2006

**Competitive Factors Reports**

San Francisco

BankWest of Nevada, Las Vegas, Nevada -- report on competitive factors of the proposed merger with Nevada First Bank.

- Submitted, February 21, 2006

San Francisco

BankWest of Nevada, Las Vegas, Nevada -- report on competitive factors of the proposed merger with Bank of Nevada.

- Submitted, February 22, 2006

Cleveland

FDS Bank, Mason, Ohio -- report on competitive factors of the proposed acquisition of certain assets of GE Money Bank, Salt Lake City, Utah.

- Submitted, February 21, 2006

Philadelphia

The First Interim National Bank, Newport, Pennsylvania -- report on competitive factors of the proposed acquisition of The First National Bank of Newport, Newport.

- Submitted, February 24, 2006

Dallas

GNB Financial, N.A., Gainesville, Texas -- report on competitive factors of the proposed merger with Northwest Bank, Roanoke.

- Submitted, February 21, 2006

Philadelphia

National Penn Bank, Boyertown, Pennsylvania -- report on competitive factors of the proposed merger with Nittany Bank, State College.

- Submitted, February 24, 2006

St. Louis

Northeast Missouri State Bank, Kirksville, Missouri -- report on competitive factors of the proposed merger with La Plata State Bank, La Plata.

- Submitted, February 24, 2006

**Extensions Of Time**

Cleveland

Minster Bank, Minster, Ohio -- extension to October 1, 2006, to establish a branch at 1280 Experimental Farm Road, Troy.  
- Granted, February 23, 2006

**Membership**

Richmond

Security One Bank, Baileys Crossroads, Virginia, a de novo bank -- to become a member of the Federal Reserve System.  
- Approved, February 22, 2006

St. Louis

Twin City Bank, North Little Rock, Arkansas -- to become a member of the Federal Reserve System.  
- Approved, February 21, 2006

Richmond

Virginia Business Bank, Richmond, Virginia -- to become a member of the Federal Reserve System.  
- Approved, February 22, 2006

**Regulations And Policies**

FOMC

Federal Open Market Committee -- minutes of the meeting on January 31, 2006.  
- Published, February 21, 2006

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
WESSAGUSSETT MUTUAL HOLDING COMPANY	* 3A1 * 3A3	Application by Wessagussett Mutual Holding Company and Wessagussett Bancorp, Inc., both of Weymouth, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively (collectively, the Applicants), by acquiring Weymouth Bank, Weymouth, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 02/27/2006



**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)**

Institution	Location
CONNECTICUT BK & TR CO	HARTFORD, CONNECTICUT

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**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
STATE EXPORT-IMPORT BANK OF UKRAINE, INC.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank")Kiev, Ukraine, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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

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S = Satisfactory

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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
960609	GREAT EASTERN BK, NEW YORK, NEW YORK	09/06/2005	02/15/2006	S	Int Sm Bank

#### CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK

**District: 3****Federal Reserve Bank of Philadelphia****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL BANK IN FLEETWOOD, THE	Member	The First National Bank in Fleetwood (to be named Fleetwood Bank), Fleetwood, PA, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ORRSTOWN FINANCIAL SERVICES, INC.	* 3A3	Orrstown Financial Services, Inc., Shippensburg, PA, to acquire The First National Bank of Newport, Newport, PA	Newspaper:	03/06/2006
			Federal Register:	03/09/2006
TOWER BANCORP INC.	* 3A5 4c8	Tower Bancorp, Inc., Greencastle, PA, to acquire FNB Financial Corporation, McConnellsburg, and its wholly own subsidiary, The First National Bank of McConnellsburg, McConnellsburg, PA.	Newspaper:	03/12/2006
			Federal Register:	03/13/2006

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

#### CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
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**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending February 25, 2006**

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

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

#### CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
CITIZENS DEPOSIT B&TC	VANCEBURG, KENTUCKY
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY
HEARTLAND BK	GAHANNA, OHIO
IRON & GLASS BK	PITTSBURGH, PENNSYLVANIA
SAINT HENRY BK	SAINT HENRY, OHIO

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCEFIRST BANK	* Branch	CommerceFirst Bank, Annapolis, Maryland, proposes to establish a branch at 6230 Old Dobbin Lane, Columbia, Maryland.	Newspaper:	03/15/2006
			Federal Register:	Not applicable
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Honaker, Virginia, proposes to establish a branch at 11421 Indian Creek Road, Pound, Virginia.	Newspaper:	03/06/2006
			Federal Register:	Not applicable
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Honaker, Virginia, proposes to establish a branch at 5548 Norton-Wise Road, Esserville, Virginia.	Newspaper:	03/06/2006
			Federal Register:	Not applicable
SANDY SPRING BANK	* Branch	Sandy Spring Bank, Olney, Maryland, proposes to establish a branch at 6550 Mercantile Drive East, Frederick, Maryland.	Newspaper:	03/02/2006
			Federal Register:	Not applicable
UNION BANKSHARES CORPORATION	* 3A3	Union Bankshares Corporation, Bowling Green, Virginia, to acquire 100% of Prosperity Bank & Trust Company, Springfield, Virginia.	Newspaper:	03/12/2006
			Federal Register:	03/06/2006



## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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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
1161029	BANK OF HAMPTON ROADS, CHESAPEAKE, VIRGINIA	09/12/2005	01/05/2006	S	Small Bank
2253891	CAPITAL ONE BK, GLEN ALLEN, VIRGINIA	07/18/2005	12/28/2005	O	Whole/Ltd Purp
517423	CONSOLIDATED B&TC, RICHMOND, VIRGINIA	09/12/2005	12/14/2005	S	Small Bank
911825	HERITAGE B&TC, NORFOLK, VIRGINIA	08/22/2005	01/09/2006	S	Small Bank
698229	PROSPERITY B&TC, SPRINGFIELD, VIRGINIA	09/19/2005	12/12/2005	S	Small Bank

#### CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution

Location

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**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CUMBERLAND BANK	* Branch	Cumberland Bank, Franklin, Tennessee, to establish a branch located at 175 East Main Street, Hendersonville, Tennessee.	Newspaper: 03/07/2006 Federal Register: Not applicable
SECURITY BANK CORPORATION	* 3A5	Security Bank Corporation, Macon, Georgia, to merge with Neighbors Bancshares, Inc., and thereby acquire its subsidiary, Neighbors Bank, both of Alpharetta, Georgia.	Newspaper: 03/13/2006 Federal Register: 03/17/2006
SOUTHEASTERN BANK FINANCIAL CORPORATION	CIC	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard, Robert W. Pollard, Jr., Patricia D. Pollard, Zachary Duncan Pollard, Ann Elizabeth Pollard, Richard Daniel Blanton, Patricia Pollard Blanton, Thomas Vinson Blanton, II, Jennie Briggs Blanton, Clayton Edward Blanton, Lee Blanton West, Levi Anderson Pollard, V, Levi Anderson Pollard, VI, Lucy Ann Pollard, Pollard Land Company, all of Appling, Georgia, and Robert William Pollard, III, Evans, Georgia, Richard Daniel Blanton, Jr., Carrollton, Georgia, Lynn Pollard Nickerson and Paul Rush Battle, both of Atlanta, Georgia, and RWP, Sr. Enterprises, LLLP, Appling, Georgia, Robert W. Pollard, Jr., Patricia Pollard Blanton, Levi Anderson Pollard, V, and Lynn Pollard Nickerson, general partners), to retain 47.9 percent of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper: Not available Federal Register: 02/27/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 162 Seven Farms Drive, Charleston, South Carolina, to be known as the Daniel Island Office; 1440 Ben Sawyer Boulevard, Mt. Pleasant, South Carolina, to be known as the Mt. Pleasant Bi-Lo Office; 3125 Bees Ferry Road, Charleston, South Carolina, to be known as the Bees Ferry Bi-Lo Office; and 975 Bacons Bridge Road, Summerville, South Carolina, to be known as the Summerville Station Bi-Lo Office.	Newspaper: 03/07/2006 Federal Register: Not applicable
UPPER CUMBERLAND BANCSHARES, INC.	* 3A3	Upper Cumberland Bancshares, Inc., and its parent company, Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County, both of Byrdstown, Tennessee, to acquire 100 percent of the outstanding shares of People's Bank and Trust Company of Clinton County, Albany, Kentucky (in organization).	Newspaper: 02/26/2006 Federal Register: 02/24/2006

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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
NONE					

**CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)**

Institution	Location
1ST UNITED BK	BOCA RATON, FLORIDA
BANK OF FOREST	FOREST, MISSISSIPPI
CUMBERLAND BK	FRANKLIN, TENNESSEE
FIRST AMER BK	BIRMINGHAM, ALABAMA
NEIGHBORHOOD CMNTY BK	NEWNAN, GEORGIA
SUNCOAST BK	SARASOTA, FLORIDA

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 7306 E. Shea Blvd., Scottsdale, Arizona, and 6540 Irvine Center Drive, Irvine, California.	Newspaper:	Not available Federal Register: Not applicable
COMMUNITY BANK OF BOONE	* Branch	Community Bank of Boone, Boone, Iowa, to establish a branch facility to be located at 1601 West Lakes Parkway, Suite 100, West Des Moines, Iowa.	Newspaper:	02/20/2006 Federal Register: Not applicable
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to increase its ownership to 33.95 percent of the voting shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly acquire Community State Bank, Union Grove, Wisconsin.	Newspaper:	Not available Federal Register: 03/23/2006
FIRST MID-ILLINOIS BANCSHARES, INC.	* 3A3	First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, to acquire 100 percent of the voting shares of Mansfield Bancorp, Inc., Mansfield, Illinois, and thereby indirectly acquire Peoples State Bank of Mansfield, Mansfield, Illinois.	Newspaper:	Not available Federal Register: 03/24/2006
GERBER BANCSHARES, INC.	* 3A1	Gerber Bancshares, Inc., Argenta, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Gerber State Bank, Argenta, Illinois.	Newspaper:	03/17/2006 Federal Register: 03/23/2006
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Gold Bank, Leawood, Kansas, and thereby establish 33 branches.	Newspaper:	02/18/2006 Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish branch facilities at the following locations: 1) Carefree Highway and 48th Street, Phoenix, Arizona; 2) Dynamite Boulevard and Tatum Boulevard, Phoenix, Arizona; 3) Queen Creek Road and Higley Road, Gilbert, Arizona, 4) 9900 Innovation Drive, Wauwatosa, Wisconsin, and 5) 1200 Commerce Place, Plover, Wisconsin.	Newspaper:	02/09/2006 Federal Register: Not applicable
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	Mainsource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of HFS Bank, F.S.B., Hobart, Indiana, and thereby operate a savings association.	Newspaper:	Not available Federal Register: 03/06/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 3A5 * 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to merge with Peoples Ohio Financial Corporation, Troy, Ohio, and thereby indirectly acquire Peoples Savings Bank of Troy, Troy, Ohio, and thereby operate a savings association.	Newspaper:	Not available Federal Register: 03/09/2006

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A1	Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois, to become a bank holding company by acquiring 51 percent of the voting shares of Minier Financial, Inc., Minier, Illinois, and thereby indirectly acquire First Farmers State Bank, Minier, Illinois.	Newspaper:	Not available
			Federal Register:	03/24/2006
OAKWOOD BANCORP, INC.	CIC	Notice by Mark B. Richardson, Thetford Center, Vermont, to increase his ownership to 28 percent of Oakwood Bancorp, Inc., Springfield, Illinois, and thereby indirectly increase ownership of United Community Bank, Oakwood, Illinois.	Newspaper:	02/23/2006
			Federal Register:	02/28/2006
OLD SECOND BANK-YORKVILLE	* Branch	Old Second Bank-Yorkville, Yorkville, Illinois, to establish a branch facility to be located at 7050 Burroughs Avenue, Plano, Illinois.	Newspaper:	02/14/2006
			Federal Register:	Not applicable
PRIMEBANK, INC.	CIC	Notice by the Matthew J. and Gayle M. Ahlers and the Matthew J. Ahlers Family (Matthew, Gayle, Michael, Carolyn, Emily, Jeffrey, and Matthew Jr.) Le Mars, Iowa, to increase Matthew and Gayle's joint ownership and control to 25.696% (when including shares held in the names of their minor children) of Primebank, Inc., Le Mars, Iowa and thereby indirectly Primebank, Le Mars, Iowa.	Newspaper:	Not available
			Federal Register:	03/14/2006

## 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
624246	FORT MADISON B&TC, FORT MADISON, IOWA	11/07/2005	02/15/2006	S	Small Bank

#### CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
BYRON BK	BYRON CENTER, MICHIGAN
FIRST BK OF BERNE	BERNE, INDIANA
FIRST CMNTY B&TC	BEECHER, ILLINOIS
FIRST MIDWEST BK	ITASCA, ILLINOIS
FIRST ST BK	MANCHESTER, IOWA
FIRST ST BK OF PORTER	PORTER, INDIANA
FRIENDSHIP ST BK	FRIENDSHIP, INDIANA
FRONTIER SVG BK	COUNCIL BLUFFS, IOWA
IOWA ST BK	HULL, IOWA
IRWIN UNION B&TC	COLUMBUS, INDIANA
LA SALLE ST BK	LA SALLE, ILLINOIS
MARQUETTE BK	CHICAGO, ILLINOIS
MICHIGAN HERITAGE BK	FARMINGTON HILLS, MICHIGAN
NORTHERN TC	CHICAGO, ILLINOIS
OREGON CMNTY B&TC	OREGON, WISCONSIN
ROYAL AMER BK	INVERNESS, ILLINOIS
STATE BK THE LAKES	ANTIOCH, ILLINOIS
TEMPLETON SVG BK	TEMPLETON, IOWA
VILLAGE B&TC	ARLINGTON HEIGHTS, ILLINOIS
WASHINGTON ST BK	WASHINGTON, IOWA

\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERICAN FOUNDERS BANCORP, INC.	* 3A1 * 3A3 4c8	American Founders Bancorp, Inc., Frankfort, Kentucky, to become a bank holding company by acquiring 100 percent of American Founders Bank, Inc., Frankfort, Kentucky. In addition, American Founders Bancorp, Inc., proposes to acquire 100 percent of First Security Bancorp, Inc., Lexington, Kentucky ("Bancorp"), and thereby indirectly acquire First Security Bank of Lexington, Inc., Lexington, Kentucky. Through the acquisition of Bancorp, American Founders Bancorp, Inc., will also acquire 50 percent of Peoples Secure, LLC, Lexington, Kentucky, and thereby indirectly engage in data processing activities.	Newspaper: 03/19/2006 Federal Register: 03/17/2006
FIRST BANKS, INC.	* 3A3	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 80 percent of First Independent National Bank, Plano, Texas.	Newspaper: 03/20/2006 Federal Register: 03/23/2006
FIRST BANKS, INC.	* 3A3 * 18C * Branch	First Banks, Inc., St. Louis, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 100 percent of Pittsfield Community Bancorp, Inc., Pittsfield, Illinois, and thereby indirectly acquire Community Bank of Pittsfield, Pittsfield, Illinois. Also, First Bank, St. Louis, Missouri, to merge with Community Bank of Pittsfield, Pittsfield, Illinois, and to retain the acquired facilities as branch offices.	Newspaper: 03/17/2006 Federal Register: 03/23/2006
FIRST M & F CORPORATION	* 3A5	First M & F Corporation, Kosciusko, Mississippi, to merge with Crockett County Bancshares, Inc., Bells, Tennessee, and thereby indirectly acquire Bells Banking Company, Bells, Tennessee.	Newspaper: Not available Federal Register: 03/24/2006
TWIN CITY BANK	Member	Twin City Bank, North Little Rock, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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 Second Quarter of 2006 (April 1, 2006 - June 30, 2006)**

Institution	Location
BANK OF FAYETTEVILLE	FAYETTEVILLE, ARKANSAS
BANK OF LA	LOUISIANA, MISSOURI
CALLAWAY BK	FULTON, MISSOURI
CROSS COUNTY BK	WYNNE, ARKANSAS
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS
SIMMONS FIRST BK	RUSSELLVILLE, ARKANSAS
SOUTHERN COMMERCIAL BK	SAINT LOUIS, MISSOURI
WARREN B&TC	WARREN, ARKANSAS

\* Subject to the provisions of the Community Reinvestment Act



**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SALISH AND KOOTENAI BANCORPORATION	* 3A1	Salish and Kootenai Bancorporation, Polson, Montana, to become a bank holding company by acquiring 100 percent of the capital stock of Eagle Bank, Polson, Montana, a de novo bank.	Newspaper: Not available Federal Register: 03/03/2006
WESTBRAND, INC.	* 3A3 Member	Westbrand, Inc., Minot, North Dakota, to acquire 100 percent of First Western Bank, Eden Prairie, Minnesota, and incident thereto, First Western Bank, Eden Prairie, Minnesota, a de novo bank, to become a member of the Federal Reserve System.	Newspaper: Not available Federal Register: 03/17/2006

## District: 9

### Federal Reserve Bank of Minneapolis

#### Availability of CRA Public Evaluations

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NI = Needs to improve

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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
	NONE				

#### CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
BIG SKY WESTERN BK	BOZEMAN, MONTANA
CLINTON ST BK	CLINTON, MINNESOTA
COMMUNITY BK	AUSTIN, MINNESOTA
COMMUNITY BK MISSOULA	MISSOULA, MONTANA
DACOTAH BK	ABERDEEN, SOUTH DAKOTA
FARMERS ST BK	VICTOR, MONTANA
FIRST CITIZENS BK OF BUTTE	BUTTE, MONTANA
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA
FULTON ST BK	FULTON, SOUTH DAKOTA
PENINSULA BK OF ISHPEMING	ISHPEMING, MICHIGAN
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW, MINNESOTA
STATE BK OF TOWNSEND	TOWNSEND, MONTANA
VALLEY BK GLASGOW	GLASGOW, MONTANA
WESTERN SCTY BK	BILLINGS, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERICAN HERITAGE BANK	* Branch	American Heritage Bank, Sapulpa, Oklahoma, to establish a branch at the northwest corner of 71st Street South and South Union Avenue, Tulsa, Oklahoma.	Newspaper: 03/10/2006 Federal Register: Not applicable
BANK AT BROADMOOR, THE	* Branch Premises	Bank at Broadmoor, Colorado Springs, Colorado, to establish a branch facility at 3216 West Colorado Avenue, both in Colorado Springs, Colorado. Bank at Broadmoor, Colorado Springs, Colorado, to increase its investment in bank premises in the amount of \$611,371.	Newspaper: 03/03/2006 Federal Register: Not applicable
FIRST MUSKOGEE FINANCIAL CORPORATION	* 3A3	First Muskogee Financial Corporation, Muskogee, Oklahoma, to acquire 100 percent of the voting shares of First Financial Bancshares, Inc., Roland, Oklahoma, parent of First National Bank of Sallisaw, Sallisaw, Oklahoma.	Newspaper: 03/04/2006 Federal Register: 03/06/2006
HNB CORPORATION	CIC	Notification by Trenton W. Brown, Ponca City, Oklahoma; Lisa D. Kessler, Scottsdale, Arizona; Mark R. Brown, Scottsdale, Arizona; Mary J. Brown, Arkansas City, Kansas; R. A. Brown, Arkansas City, Kansas; Roger A. Brown, Arkansas City, Kansas; Suzanne W. Brown, Arkansas City, Kansas; Charlotte B. Delaney, Winnetka, Illinois; and Rebecca R. Warren, Ponca City, Oklahoma, to acquire control of HNB Corporation, Arkansas City, Kansas, parent of Home National Bank, Blackwell, Oklahoma.	Newspaper: Not available Federal Register: 03/09/2006
SUNDANCE STATE BANK PROFIT SHARING AND EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, to increase its ownership from 26.06 percent to 26.73 percent of the voting shares of the Sundance Bankshares, Inc., parent of Sundance State Bank, all located in Sundance, Wyoming.	Newspaper: Not available Federal Register: 03/24/2006
WILBURTON STATE BANCSHARES, INC.	CIC	Notice by Amos Kendall Bass, III, Wilburton, Oklahoma, to acquire control of Wilburton State Bancshares, Inc., parent of Wilburton State Bank, both in Wilburton, Oklahoma.	Newspaper: Not available Federal Register: 03/16/2006

## District: 10

### Federal Reserve Bank of Kansas City

#### Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
405959	F&M B&TC, TULSA, OKLAHOMA	10/17/2005	02/01/2006	S	Large Bank
296456	FIRSTBANK, ANTLERS, OKLAHOMA	11/14/2005	02/07/2006	S	Small Bank
941952	UNION BK OF CHANDLER, CHANDLER, OKLAHOMA	10/31/2005	02/02/2006	S	Small Bank

#### CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA
BANK OF BLUE VALLEY	OVERLAND PARK, KANSAS
FIRST BK OF FAIRLAND	FAIRLAND, OKLAHOMA
FIRST ST BK IN TEMPLE	TEMPLE, OKLAHOMA
FIRST ST BK OF HOTCHKISS	HOTCHKISS, COLORADO
MONTROSEBANK	MONTROSE, COLORADO
SWEDISH-AMERICAN ST BK	COURTLAND, KANSAS
UNION COLONY BK	GREELEY, COLORADO

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending February 25, 2006**

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

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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 Second Quarter of 2006 (April 1, 2006 - June 30, 2006)**

Institution	Location
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**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending February 25, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
Canyon Bancorp	* 3A1	Canyon Bancorp, Palm Springs, California, to become a bank holding company by acquiring 100 percent of Canyon National Bank, Palm Springs, California. Also elects to become a financial holding company.	Newspaper: 03/28/2006 Federal Register: Not available
EBANK CORPORATION	FBSEA	eBank Corporation, Tokyo, Japan, to establish a representative office in San Francisco, California, pursuant to Section 10(a) of the International Banking Act.	Newspaper: 03/13/2006 Federal Register: Not applicable
TAIWAN COOPERATIVE BANK	FBSEA	Taiwan Cooperative Bank, Taipei, Taiwan, to retain the Seattle, Washington, and Los Angeles, California, branch offices of Farmers Bank of China, as a result of the merger of Farmers Bank of China, with and into Taiwan Cooperative Bank.	Newspaper: Not available Federal Register: Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
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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
2912367	1ST PACIFIC BK CA, SAN DIEGO, CALIFORNIA	10/17/2005	02/16/2006	S	Small Bank
123178	BANK OF WHITMAN, COLFAX, WASHINGTON	09/12/2005	02/14/2006	S	Int Sm Bank

**CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)**

Institution	Location
EAST WEST BK	SAN MARINO, CALIFORNIA
FIRST UT BK	SALT LAKE CITY, UTAH
IDAHO BKG CO	BOISE, IDAHO
UNITED SCTY BK	FRESNO, CALIFORNIA
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA

\* Subject to the provisions of the Community Reinvestment Act