
Federal Reserve Release



H.2

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

No. 12

Week Ending March 25, 2006

Bank Holding Companies

BB&T Corporation, Winston Salem, North Carolina -- to acquire Main Street Banks, Inc., Atlanta, Georgia, and its subsidiary, Main Street Bank, Covington; and to acquire Main Street Bank's subsidiary, MSB Payroll Solutions, LLC, Alpharetta, and thereby engage in permissible data processing activities.

- Approved, March 24, 2006

National City Corporation, Cleveland, Ohio -- to acquire Forbes First Financial Corporation, St. Louis, Missouri, and its subsidiary, Pioneer Bank and Trust Company, Maplewood.

- Approved, March 23, 2006

Regulations And Policies

Fair Credit Reporting Act -- publication for comment of interagency advance notice of proposed rulemaking to develop guidelines and regulations on the responsibilities of those who furnish information to consumer reporting agencies, as required by the Fair and Accurate Credit Transactions Act (Docket No. R-1250).

- Announced, March 22, 2006

Enforcement

First North American National Bank, Kenneshaw, Georgia -- final decision and order of prohibition against Oyeacholem Moseri, a former employee.

- Approved, March 21, 2006

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

Richmond

BankAnnapolis, Annapolis, Maryland -- to establish a branch at 25 Market Place.
- Approved, March 22, 2006

Secretary

Capital City Bank, Tallahassee, Florida -- to establish a branch at 702 South Broad Street, Brooksville.
- Approved, March 24, 2006

Richmond

CommerceFirst Bank, Annapolis, Maryland -- to establish a branch at 6230 Old Dobbin Lane, Columbia.
- Approved, March 20, 2006

Atlanta

Commercial Bank, Harrogate, Tennessee -- to establish a branch at 533 Tennessee Avenue, Pineville, Kentucky.
- Approved, March 22, 2006

Richmond

Congressional Bank, Potomac, Maryland -- to establish a branch at 5274 Randolph Road, Rockville.
- Approved, March 22, 2006

Philadelphia

East Penn Bank, Emmaus, Pennsylvania -- to establish a branch at 2985 Macarthur Road, Whitehall.
- Approved, March 21, 2006

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch at #1 East Luray Shopping Center, East Main Street, Luray.
- Approved, March 21, 2006

Bank Branches, Domestic

Richmond

Frederick County Bank, Frederick, Maryland -- to establish a branch at 200 Commerce Drive, Walkersville.
- Approved, March 22, 2006

Richmond

Security One Bank, Baileys Crossroads, Virginia -- to provide a courier service to pick up deposits from customers.
- Approved, March 24, 2006

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at Pickerington Financial Center, 126 Postage Drive, Pickerington.
- Approved, March 24, 2006

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at Downtown Financial Center, 180 East Broad Street, Columbus.
- Approved, March 24, 2006

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at Rocky River Financial Center, 19880 Detroit Road, Rocky River.
- Approved, March 24, 2006

Kansas City

WestStar Bank, Vail, Colorado -- to establish a branch at 113 Lost Creek Lane, Suite B, Mountain Village.
- Approved, March 23, 2006

Bank Holding Companies

St. Louis

American Founders Bancorp, Inc., Frankfort, Kentucky -- to become a bank holding company and to acquire American Founders Bank, Inc.; to acquire First Security Bancorp, Inc., Lexington, First Security Bank of Lexington, Inc., and 50 percent of the shares of Peoples Secure, LLC; and thereby engage in data processing activities.
- Approved, March 22, 2006

Bank Holding Companies

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire First Fidelity Bank, N. A., Phoenix, Arizona, a de novo bank.
- Approved, March 22, 2006

Dallas

Frontier Bancshares, Inc., Austin, Texas; and Frontier BN, Inc., Henderson, Nevada -- to become bank holding companies and to acquire The First National Bank of Holland, Holland.
- Approved, March 20, 2006

Atlanta

Georgia Trust Bancshares, Inc., Buford, Georgia -- relief from a commitment.
- Withdrawn, March 23, 2006

Chicago

Gerber Bancshares, Inc., Argenta, Illinois -- to become a bank holding company and to acquire Gerber State Bank.
- Withdrawn, March 22, 2006

Cleveland

John R Turner Holding Company, Jackson, Kentucky -- to acquire Middleburg Bancorp, Inc., Middleburg, and its subsidiary, Farmers Deposit Bank.
- Approved, March 23, 2006

Kansas City

KansasLand Bancshares, Inc., Quinter, Kansas -- to become a bank holding company and to acquire 87 percent of the shares of Flint Hills Financial Services Corporation, Americus, parent of Americus State Bank.
- Approved, March 22, 2006

Chicago

MainSource Financial, Group Inc., Greensburg, Indiana -- to acquire H F S Bank, F.S.B., Hobart, and thereby engage in operating a savings association.
- Approved, March 24, 2006

Bank Holding Companies

Chicago

Oostburg Bancorp, Inc., Oostburg, Wisconsin -- to engage in extending credit and servicing loans.

- Approved, March 22, 2006

Kansas City

Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire Olathe Bancorporation, Inc., Olathe, and Olathe State Bank.

- Approved, March 22, 2006

Atlanta

Security Bank Corporation, Macon, Georgia -- to merge with Neighbors Bancshares, Inc., Alpharetta, and thereby acquire Neighbors Bank.

- Approved, March 24, 2006

Dallas

Texas United Bancshares, Inc., La Grange, Texas; Texas United Nevada, Inc., Las Vegas, Nevada; and GNB Financial, N.A., Gainesville, Texas -- waiver of application to acquire Northwest Bancshares, Inc., Roanoke, Texas; Northwest Delaware, Inc., Wilmington, Delaware; and Northwest Bank, Roanoke, Texas.

- Granted, March 23, 2006

Boston

Wessagussett Mutual Holding Company, Weymouth, Massachusetts, and Wessagussett Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Weymouth Bank.

- Approved, March 24, 2006

Secretary

Westbrand, Inc., Minot, North Dakota -- to acquire First Western Bank, Eden Prairie, Minnesota, a de novo bank; and for First Western Bank to become a member of the Federal Reserve System.

- Approved, March 24, 2006

Bank Holding Companies

San Francisco

Wilshire Bancorp, Inc., Los Angeles, California -- waiver of application to acquire Liberty Bank of New York, New York, New York; and for Liberty Bank of New York to merge with Wilshire State Bank, Los Angeles.

- Approved, March 24, 2006

Bank Mergers

St. Louis

First Bank, St. Louis, Missouri -- to merge with First Independent National Bank, Plano, Texas, and to retain the acquired facilities as branches.

- Approved, March 23, 2006

Banks, Foreign

Director, BS&R

Caja de Ahorros de Galicia, Caixa Galicia, A Coruna, Spain -- to establish an agency in Miami, Florida.

- Approved, March 20, 2006

Change In Bank Control

Minneapolis

Frankson Investment Corporation, Waseca, Minnesota -- change in bank control.

- Permitted, March 20, 2006

Competitive Factors Reports

St. Louis

American Founders Bank, Inc., Frankfort, Kentucky -- report on competitive factors of the proposed merger with First Security Bank of Lexington, Inc., Lexington.

- Submitted, March 22, 2006

Richmond

E*Trade Bank, Arlington, Virginia -- report on competitive factors of the proposed assumption of certain deposit liabilities of First Republic Bank, Las Vegas, Nevada.

- Submitted, March 23, 2006

Competitive Factors Reports

St. Louis

First State Community Bank, Farmington, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Hillsboro branch of Keystone Bank, St. Louis.

- Submitted, March 22, 2006

Chicago

MainSource Bank-Ohio, Troy, Ohio, an interim bank -- report on competitive factors of the proposed merger with Peoples Savings Bank of Troy.

- Submitted, March 20, 2006

Chicago

Town Community Bank and Trust, Antioch, Illinois, an interim bank -- report on competitive factors of the proposed merger with Greater North Bank.

- Submitted, March 22, 2006

Extensions Of Time

Atlanta

Capital City Bank, Tallahassee, Florida -- extension to April 15, 2007, to establish a mobile branch to operate in Bibb, Houston, Jones, Laurens, and Monroe Counties in Georgia.

- Granted, March 21, 2006

Secretary

Citigroup Inc., New York, New York -- extension of time for Banco Nacional de Mexico, S.A., Mexico City, Mexico, to divest its interest in certain assets acquired in settlement of debts previously contracted.

- Granted, March 23, 2006

Richmond

Frederick County Bank, Frederick, Maryland -- extension to October 6, 2006, to establish a branch at 6910 Crestwood Boulevard.

- Granted, March 20, 2006

Extensions Of Time

Atlanta

The Peoples Bank and Trust Company, Selma, Alabama -- extension to March 31, 2007, to establish a branch at 7167 Highway 22 North, Valley Grande.
- Granted, March 21, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending March 25, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
Chicopee Bancorp, Inc.	* 3A1	Chicopee Bancorp, Inc., Chicopee, Massachusetts, to become a bank holding company by acquiring 100% of the common stock of Chicopee Savings Bank, Chicopee, Massachusetts, which is converting from mutual to stock form.	Newspaper: Not available Federal Register: Not available
INVESTORS BANK & TRUST COMPANY	Member	Investors Bank & Trust Company, Boston, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper: Not applicable Federal Register: Not applicable
INVESTORS BANK & TRUST COMPANY	Other Foreign	Investors Bank & Trust Company, Boston, Massachusetts, to establish an Edge Corporation, Investors International Corporation, Boston, Massachusetts, pursuant to section 25A of the Federal Reserve Act and section 211.5 of Regulation K.	Newspaper: Not applicable Federal Register: Not available

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
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	10/31/2005	02/22/2006	S	Int Sm Bank
421203	MERRILL MRCH BK, BANGOR, MAINE	09/01/2005	01/16/2006	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 2
Federal Reserve Bank of New York
Filings received during the week ending March 25, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

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

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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.

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.

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: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending March 25, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
KENTUCKY BANCSHARES, INC.	* 3A3 3A1	Kentucky Bancshares, Inc. to acquire Peoples Bancorp of Sandy Hook, KY and as a result merge Peoples Bank into Kentucky Bank.	Newspaper: Not available Federal Register: 04/17/2006
SKY FINANCIAL GROUP, INC.	* 4c8 * 18C * Branch * 5D3	Sky Financial Group, Inc., Bowling Green, Ohio, to acquire Waterfield Mortgage Company, Inc., Fort Wayne, Indiana, and indirectly, its thrift subsidiary, Union Federal Bank of Indianapolis, Indianapolis, Indiana	Newspaper: Not available Federal Register: Not available

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.

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

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF VIRGINIA	* Branch	Bank of Virginia, Midlothian, Virginia, proposes to establish a branch at 4023 West Hundred Road, Chester, Virginia.	Newspaper: 04/07/2006 Federal Register: Not applicable
CENTRA FINANCIAL HOLDINGS, INC.	* 3A3	Centra Financial Holdings, Inc., Morgantown, West Virginia, to acquire up to 100% of the voting securities of Smithfield State Bank of Smithfield, Pennsylvania, Smithfield, Pennsylvania.	Newspaper: 04/24/2006 Federal Register: 04/17/2006
MONARCH FINANCIAL HOLDINGS, INC	3A1	Monarch Financial Holdings, Inc., Chesapeake, Virginia, to become a bank holding company by acquiring 100% of Monarch Bank, Chesapeake, Virginia.	Newspaper: Not applicable Federal Register: Not applicable
VIRGINIA COMMUNITY BANK	* Branch	Virginia Community Bank, Louisa, Virginia, to establish a branch to be located at U.S. Routes 15 and 250, Zion Crossroads, Virginia.	Newspaper: 04/09/2006 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.

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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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
223322	FIRST B&TC, LEBANON, VIRGINIA	10/17/2005	02/01/2006	S	Int Sm Bank
920975	FIRST SENTINEL BK, RICHLANDS, VIRGINIA	10/31/2005	02/01/2006	S	Small Bank
985620	PLANTERS B&TC OF VA, STAUNTON, VIRGINIA	08/29/2005	01/24/2006	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

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

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST NATIONAL BANCSHARES OF CENTRAL ALABAMA, INC.	CIC	First National Bancshares of Central Alabama, Inc., Aliceville, Alabama, change in control notification filed by the Milner Limited Partnership, Aliceville, Alabama, Susan McKinzey Milner, general partner, to acquire 11.61 percent of the outstanding shares of First National Bancshares of Central Alabama, Inc., and its subsidiary, First National Bank of Central Alabama, both of Aliceville, Alabama.	Newspaper: 04/05/2006 Federal Register: 04/04/2006
ORION BANK	* Branch	Orion Bank, Naples, Florida, to establish a branch located at 777 South Flagler Drive, West Palm Beach, Florida.	Newspaper: 04/04/2006 Federal Register: Not applicable
PARK AVENUE BANK, THE	* Branch	Park Avenue Bank, Valdosta, Georgia, to establish a branch located at 1081 Parkway Place, Watkinsville, Georgia.	Newspaper: 04/05/2006 Federal Register: Not applicable
SOUTH GEORGIA BANK HOLDING COMPANY	* 3A5	South Georgia Bank Holding Company, Omega, Georgia, to merge with Community National Bancorporation, and thereby acquire its subsidiary, Community National Bank, both of Ashburn, Georgia.	Newspaper: 04/22/2006 Federal Register: 04/17/2006
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
SOUTHWEST CAPITAL HOLDINGS, INC.	* 3A1	Southwest Capital Holdings, Inc., Fort Myers, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Southwest Capital Bank, National Association, Fort Myers, Florida (in organization).	Newspaper: 04/21/2006 Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

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.

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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.

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 March 25, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLACK EARTH BANCSHARES, INC.	4c8	Black Earth Bancshares, Inc., Black Earth, Wisconsin, to continue to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	04/11/2006
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana, and by Capitol Development Bancorp Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana.	Newspaper:	Not available
			Federal Register:	04/13/2006
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Sunrise Bank of Atlanta (in organization), Atlanta, Georgia, and by Capitol Development Bancorp Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Sunrise Bank of Atlanta (in organization), Atlanta, Georgia.	Newspaper:	Not available
			Federal Register:	04/14/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 801 N. San Fernando Blvd., Burbank, California.	Newspaper:	03/21/2006
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1037 State Road 7, Suite 117, Wellington, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
EASTERN MICHIGAN BANK	* Branch	Eastern Michigan Bank, Croswell, Michigan, to establish a branch facility to be located at 2970 Gratiot, Marysville, Michigan.	Newspaper:	03/27/2006
			Federal Register:	Not applicable
EXCHANGE FINANCIAL, INC.	* 3A1	Exchange Financial, Inc., Adair, Iowa, to become a bank holding company by acquiring 100 percent of Exchange State Bank, Adair, Iowa.	Newspaper:	02/13/2006
			Federal Register:	02/10/2006
JOHNSON BANK	* 18C * Branch	Johnson Bank, Racine, Wisconsin, to merge with Johnson Bank Arizona, National Association, Phoenix, Arizona, and thereby to establish 8 branches.	Newspaper:	Not available
			Federal Register:	Not applicable
LINN COUNTY STATE BANK	* Branch	Linn County State Bank, Coggon, Iowa, to establish a branch facility to be located at 1295 Blairs Ferry Road, Marion, Iowa.	Newspaper:	03/31/2006
			Federal Register:	Not applicable
MIDWEST BANC HOLDINGS, INC.	* 3A5 * 18C * Branch	Midwest Banc Holdings, Inc., Melrose Park, Illinois, to acquire 100 percent of the voting shares of Royal American Corporation, Inverness, Illinois, and thereby indirectly acquire Royal American Bank, Inverness, Illinois, and by Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with Royal American Bank, Inverness, Illinois, and thereby to establish 7 branches.	Newspaper:	03/31/2006
			Federal Register:	04/03/2006

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 25, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
PRAIRIELAND BANCORP EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership from 44.80 percent to 49.67 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois.	Newspaper: 04/21/2006 Federal Register: Not available

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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709143	MIDWEST BK WESTERN IL, MONMOUTH, ILLINOIS	11/28/2005	03/15/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANCSHARES, INC.	CIC	Notice by the Stumpf Family Control Group, Columbia, Illinois, to increase control of Columbia Bancshares, Inc., Columbia, Illinois. The control group consists of Kenneth W. Stumpf, Evelyn L. Stumpf, Gary A. Stumpf, Cheri A. Riebeling, Jay W. Stumpf, Jane L. Menner, and Kurt D. Stumpf, all of Columbia, Illinois.	Newspaper:	Not available
			Federal Register:	04/07/2006
FIRST STATE BANK	Member	First State Bank, Conway, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
TRUMAN BANK	* 18C * Branch	Truman Bank, St. Louis, Missouri, to purchase certain assets and assume certain liabilities of Columbian Bank & Trust Company, Topeka, Kansas.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	11/28/2005	03/08/2006	S	Int Sm Bank
909055	PEOPLES B&TC, TROY, MISSOURI	11/28/2005	03/09/2006	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE HOLDING COMPANY, INC.	* 3A1	Cornerstone Holding Company, Inc., Fargo, North Dakota, to acquire 100 percent of Citizens, Incorporated, Enderlin, North Dakota and thereby indirectly acquire Citizens State Bank, Enderlin, North Dakota.	Newspaper:	Not available
			Federal Register:	04/23/2006
FORSTROM BANCORPORATION, INC.	* 3A3	Forstrom Bancorporation, Inc., Clara City, Minnesota, to acquire 100 percent of the outstanding shares of Yellow Medicine Bancshares, Inc., Granite Falls, Minnesota, and thereby indirectly acquire Yellow Medicine County Bank, Granite Falls, Minnesota.	Newspaper:	Not available
			Federal Register:	04/17/2006
FSB BANCORP, INC.	* 3A1	FSB Bancorp, Inc., Sioux Falls, South Dakota, to become a bank holding company by acquiring 100 percent of Farmers State Bank of Turton, South Dakota.	Newspaper:	Not available
			Federal Register:	04/21/2006
JAG FINANCIAL, INC.	* 3A1	JAG Financial, Inc., St. Paul, Minnesota to become a bank holding company by acquiring 100 percent of The EastBank Corporation, Minneapolis, Minnesota, and thereby indirectly acquire 100 percent of EastBank, Minneapolis, Minnesota.	Newspaper:	Not available
			Federal Register:	04/23/2006
LAKE BANK SHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Lake Bank Shares, Inc., Employee Stock Ownership Plan, Emmons, Minnesota, proposes to increase its ownership of Lake Bank Shares, Inc., Emmons, Minnesota, from 35.68 percent to 65.67 percent.	Newspaper:	04/05/2006
			Federal Register:	04/06/2006
VISION BANCSHARES, INC.	4c8	Retroactive Notice by Vision Bancshares, Inc., Saint Louis Park, Minnesota, to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	04/10/2006

District: 9

Federal Reserve Bank of Minneapolis

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
287650	FARMERS ST BK, FAITH, SOUTH DAKOTA	12/05/2005	03/21/2006	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 March 25, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENSADA FINANCIAL CORPORATION	* 3A1	CitizensAda Financial Corporation, to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Bank of Ada, both in Ada, Oklahoma.	Newspaper: Not available Federal Register: 04/21/2006
FIRST COMMUNITY BANK	* 18C * Branch	First Community Bank, Emporia, Kansas, to purchase certain assets and assume certain liabilities of the Emporia, Kansas branch of The State Bank of Kansas, Fredonia, Kansas, and incident thereto, to establish a branch.	Newspaper: Not available Federal Register: Not applicable
NEBRASKALAND FINANCIAL SERVICES, INC.	* 3A3	NebraskaLand Financial Services, Inc., North Platte, Nebraska, to acquire 92.5 percent of the voting shares of Commerce Bank of Wyoming, N.A., Rock Springs, Wyoming (in organization).	Newspaper: Not available Federal Register: 04/20/2006
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: 04/13/2006

District: 10

Federal Reserve Bank of Kansas City

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

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period
FC HOLDINGS, INC.	* 3A5	FC Holdings, Inc., Houston, Texas, to acquire through merger Texas National Bancshares, Inc., Tomball, Texas, and therefore indirectly acquire Tomball Delaware Corporation, Wilmington, Delaware, and its banking subsidiary, Texas National Bank, Tomball, Texas.	Newspaper: 04/21/2006 Federal Register: 04/17/2006
GRUPO FINANCIERO BANORTE, S.A. DE C.V.	* 3A1	Grupo Financiero Banorte, S.A. de C.V., Monterrey, Nuevo Leon, Mexico; Banco Mercantil del Norte, S.A. Institucion de Banca Multiple, Grupo Financiero Banorte, Monterrey, Nuvevo Leon, Mexico; and Banorte USA Corporation, Wilmington, Delaware, to become bank holding companies by acquiring 70 percent of INB Financial Corporation, McAllen, Texas, and indirectly, INB Delaware Corporation, Wilmington, Delaware, and Inter National Bank, McAllen, Texas.	Newspaper: Not available Federal Register: 04/17/2006
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish two branch offices at the following locations: 17617 Dallas Parkway, Dallas, Texas 75287, and 707 E. Arapaho, Richardson, Texas 75081.	Newspaper: 03/27/2006 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 March 25, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN PREMIER BANCORP	CIC	Notice by the Sun Group, consisting of John Chung-Yuan Sun, Judy Chen-Mei Sun, Rancho Palos Verdes, California, and Jaclyn Chen-Hoa Sun, New York, New York, to retain 11.4 percent ownership of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Not available Federal Register: 04/06/2006
CASCADE BANCORP	CIC	Notice by David F. Bolger to acquire up to 25 percent of Cascade Bancorp, and thereby indirectly acquire Bank of the Cascades, both of Bend, Oregon.	Newspaper: Not available Federal Register: 03/27/2006
EAST WEST BANK	Foreign Branch	East West Bank, Pasadena, California, to establish a branch office in Hong Kong, China, pursuant to section 211.3(b)(2) of Regulation K.	Newspaper: Not applicable Federal Register: Not applicable
PACIFIC INTERNATIONAL BANCORP, INC.	CIC	Notice by Woosung (Edward) Park to retain his ownership in Pacific International Bancorp, Inc., and thereby indirectly retain his ownership in Pacific International Bank, both of Seattle, Washington.	Newspaper: 04/07/2006 Federal Register: 02/06/2006
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: 03/10/2006 Federal Register: Not applicable

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.

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
876465	SPECTRUM BK, MONTEBELLO, CALIFORNIA	11/28/2005	03/16/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act