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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. 11*

*Week Ending March 17, 2007*

### **Forms**

Forms -- final Board review to collect domestic branch data on the Annual Report of Bank Holding Companies (FR Y-6) and Report of Changes in Organizational Structure (FR Y-10), to reinstate and revise the Central Bank Survey of Foreign Exchange and Derivative Market Activity (FR 3036), and to extend with revision the Weekly Report of Assets and Liabilities for Large Banks (FR 2416), Weekly Report of Selected Assets (FR 2644), and Weekly Report of Assets and Liabilities for Large U.S. Branches and Agencies of Foreign Banks (FR 2069).

- Approved, March 16, 2007

### **Regulations And Policies**

Regulation P (Privacy of Consumer Financial Information) -- publication for comment of an interagency model form that financial institutions may use to satisfy the requirements for privacy notices required by the Gramm-Leach-Bliley Act.

- Approved, March 16, 2007

### **Enforcement**

Intesa Sanpaolo S.p.A., Turin, Italy, and its New York branch -- written agreement with the Federal Reserve Bank of New York and the New York State Banking Department.

- Announced, March 13, 2007

**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**

#### San Francisco

Bank of Sacramento, Sacramento, California -- to establish a temporary branch at 1508 Eureka Road, Roseville, and a permanent branch at 1478 Stone Point Drive.  
- Approved, March 14, 2007

#### Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 562 Carotoke Highway, Moyock, North Carolina.  
- Approved, March 14, 2007

#### Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 1304 Greenbrier Parkway, Chesapeake.  
- Approved, March 14, 2007

#### Atlanta

Capital City Bank, Tallahassee, Florida -- to establish branches at 7153 Broad Street, Brooksville, and 6200 Skipper Road, Macon, Georgia.  
- Approved, March 15, 2007

#### Atlanta

Commerce Union Bank, Springfield, Tennessee -- to establish a mobile branch to serve Sumner, Wilson and Robertson counties.  
- Approved, March 15, 2007

#### St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 804 West Highway 50, O'Fallon, Illinois.  
- Approved, March 14, 2007

#### Minneapolis

Glacier Bank of Whitefish, Whitefish, Montana -- to establish a branch at 6195 Highway 93 South.  
- Approved, March 16, 2007

**Bank Branches, Domestic**

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 7401 144th Avenue, Kenosha.

- Approved, March 12, 2007

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 2019 Cenex Drive, Rice Lake.

- Approved, March 12, 2007

Atlanta

Old Southern Bank, Orlando, Florida -- to establish a branch near the intersection of S.R. 434 and Montgomery Road, Altamonte Springs.

- Approved, March 16, 2007

**Bank Holding Companies**

Kansas City

AMG National Corp., Englewood, Colorado -- to become a bank holding company and to retain AMG National Trust Bank on its conversion from a trust company to a commercial bank.

- Withdrawn, March 13, 2007

New York

BNC Financial Group, Inc., New Canaan, Connecticut -- to become a bank holding company and to acquire The Bank of New Canaan.

- Approved, March 15, 2007

San Francisco

Castle Creek Capital Partners III, L.P., Rancho Sante Fe, California; Castle Creek Capital III LLC; Eggemeyer Capital LLC; Ruh Capital LLC; Legions IV Advisory Corp.; and The BANKshares, Inc, Melbourne, Florida -- to acquire BankFIRST Bancorp, Winter Park, and thereby acquire BankFIRST.

- Approved, March 16, 2007

**Bank Holding Companies**

Atlanta

Coastal Community Investments, Inc., Panama City Beach, Florida -- to acquire Bayside Financial Corporation, Port St. Joe, and Bayside Savings Bank.  
- Approved, March 16, 2007

Atlanta

Encore Bancshares, Inc., Houston, Texas -- to become a bank holding company and to acquire Encore Bank, Naples, Florida, on its conversion from a federal savings bank to a national bank.  
- Approved, March 12, 2007

Dallas

Farmers & Merchants Bancshares, Inc., Houston, Texas -- to acquire Texas Premier Bank, National Association, Brookshire.  
- Approved, March 14, 2007

Atlanta

FBC Bancorp, Inc., Orlando, Florida -- to become a bank holding company and to acquire Florida Bank of Commerce.  
- Approved, March 14, 2007

Chicago

Fidelity Company, Dubuque, Iowa -- waiver of application in connection with the acquisition of First National Bank, Oelwein, and the merger of First National Bank with Fidelity Bank & Trust, Dyersville.  
- Granted, March 16, 2007

Atlanta

First NBC Bank Holding Company, New Orleans, Louisiana -- to become a bank holding company and to acquire First NBC Bank.  
- Approved, March 12, 2007

Dallas

First Texas BHC, Inc., Fort Worth, Texas -- to become a bank holding company and to acquire Community Bank of Texas, National Association, Grand Prairie.  
- Approved, March 12, 2007

**Bank Holding Companies**

Cleveland

Middlefield Banc Corp., Middlefield, Ohio -- to acquire Emerald Bank, Dublin.  
- Approved, March 16, 2007

San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures LLC -- to engage de novo through a joint venture with American International Relocation Solutions in conducting mortgage banking activities through Iris Mortgage Solutions, Pittsburgh, Pennsylvania.  
- Approved, March 13, 2007

Chicago

Orchid Financial Bancorp, Inc., South Elgin, Illinois -- to acquire 55 percent of the shares of Ashland Financial Bancorp, Inc., Chicago, and thereby acquire American Eagle Bank of Chicago, a de novo bank; and for Ashland Financial Bancorp, Inc. to become a bank holding company and to acquire American Eagle Bank of Chicago.  
- Approved, March 16, 2007

Atlanta

Relations Bancshares, Inc., Jasper, Alabama -- to become a bank holding company and to acquire Bank of Walker County.  
- Approved, March 16, 2007

Kansas City

Spalding City Corporation, Omaha, Nebraska -- to continue to engage in general insurance activities through the retention of Spalding City Insurance Agency, Spalding.  
- Approved, March 16, 2007

St. Louis

Stifel Financial Corp., St. Louis, Missouri -- to become a bank holding company and to acquire First Service Financial Company, St. Louis, and FirstService Bank, Crestwood.  
- Approved, March 14, 2007

Atlanta

TIB Financial Corp., Naples, Florida -- to acquire Bank of Venice, Venice.  
- Approved, March 16, 2007

**Bank Holding Companies**

Chicago

Town Bancshares, Inc., Antioch, Illinois -- to become a bank holding company and to acquire Town Community Bank and Trust (formerly Greater North Bank).  
- Approved, March 12, 2007

**Bank Mergers**

Kansas City

Bank of Blue Valley, Overland Park, Kansas -- to purchase certain assets and assume certain liabilities of the Lackman Road branch of Northland National Bank, Gladstone, Missouri, and thereby establish a branch.  
- Approved, March 12, 2007

New York

Chemung Canal Trust Company, Elmira, New York -- to merge with Partners Interim Bank, Utica, a subsidiary of Partners Trust Bank, and thereby acquire certain trust accounts from Partners Trust Bank.  
- Approved, March 15, 2007

Chicago

Citizens Bank, Flint, Michigan -- to merge with Republic Bank, Lansing, and thereby establish branches.  
- Approved, March 16, 2007

Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to merge with First National Bank of Newport, Newport.  
- Approved, March 14, 2007

**Bank Premises**

Kansas City

Farmers Bank of Lincoln, Lincoln, Missouri -- to increase its investment in bank premises.  
- Approved, March 15, 2007

**Banks, Foreign**

Director, BS&R

Banco Santander Totta, S.A., Lisbon, Portugal -- to establish a representative office in Mineola, New York.

- Approved, March 16, 2007

Director, BS&R

The Bank of Nova Scotia, Toronto, Canada -- to establish a branch in Houston, Texas.

- Approved, March 13, 2007

Atlanta

Jamaica National Building Society, Kingston, Jamaica -- relief from a commitment.

- Withdrawn, March 15, 2007

**Change In Bank Control**

Kansas City

First Express of Nebraska, Inc., Gering, Nebraska -- change in bank control.

- Permitted, March 16, 2007

Cleveland

Ohio State Bancshares, Inc., Marion, Ohio -- change in bank control.

- Permitted, March 13, 2007

**Extensions Of Time**

Atlanta

Capital City Bank, Tallahassee, Florida -- extension to April 25, 2008, to establish a branch at 5200 Newberry Road, Gainesville.

- Granted, March 15, 2007

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited VI -- extension to June 13, 2007, to acquire 51 percent of the shares of Larimer Commerce Bank, Fort Collins, Colorado, a de novo bank; and for Capitol Bancorp Colorado Ltd II, Lansing, to become a bank holding company and to acquire 51 percent of the shares of Larimer Commerce Bank, Fort Collins, a de novo bank.

- Granted, March 13, 2007



**Extensions Of Time**

St. Louis

First Banks, Inc., Hazelwood, Missouri -- extension to June 11, 2007, to acquire an additional 4.09 percent, for a total of 24.99 percent, of the shares of Community West Bancshares, Goleta, California, and thereby acquire Community West Bank, National Association.

- Granted, March 12, 2007

New York

Glenville Bank Holding Company, Inc., Scotia, New York -- extension to April 14, 2007, to acquire First National Bank of Scotia.

- Granted, March 14, 2007

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to May 24, 2007, to establish a branch at 3349 East Queen Creek Road (formerly at Queen Creek and Higley Roads), Gilbert, Arizona.

- Granted, March 13, 2007

**Membership**

Kansas City

CoBiz Bank, N.A., Denver, Colorado -- to retain its membership in the Federal Reserve System on conversion from a national charter to a state charter.

- Approved, March 14, 2007

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CHITTENDEN CORPORATION	* 3A3 * 3A5 4c8	Chittenden Corporation, Burlington, Vermont to acquire: i) Merrill Merchants Bancshares, Inc. and Merrill Merchants Bank, both of Bangor, Maine, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act; and ii) greater than 5% of M&M Consulting Limited Liability Company, Bangor, Maine and Profit Protection, L.L.C., Fort Lauderdale, Florida pursuant to section 4(c)(8) of the BHC Act.	Newspaper: Not available Federal Register: 04/05/2007
MERRIMACK BANCORP MHC	* 3A3	Merrimack Bancorp, MHC, Concord, New Hampshire to acquire 100% of the voting shares of Bow Mills Bank, Bow, New Hampshire pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Not available Federal Register: 02/12/2007
MOUNTAINONE FINANCIAL PARTNERS, MHC	* 3A3 * 3A5	MountainOne Financial Partners, MHC and MountainOne Financial Partners, Inc., both of North Adams, Massachusetts, to acquire South Coastal Holdings, MHC and its subsidiary bank, South Coastal Bank, both of Rockland, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: Not available
STATE STREET BANK AND TRUST COMPANY	* 18C	State Street Bank and Trust Company, Boston, Massachusetts (SSBT) to merge with Investors Bank & Trust Company, Boston, Massachusetts, with SSBT as the surviving entity.	Newspaper: Not available Federal Register: Not applicable

**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 Institution	Quarter of Location
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NONE

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, an Edge Corporation held by Banco Santander Central Hispano, Madrid, Spain, provided notice to the Board of Governors of the Federal Reserve System of its intention to establish a domestic branch in Seattle, Washington.	Newspaper:	Not available Federal Register: Not applicable
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida an Edge subsidiary of Banco Santander Central Hispano, S.A., Madrid, Spain requests approval to amend Section Seventh of its Articles of Association to reflect an increase in its capital stock.	Newspaper:	Not applicable Federal Register: Not applicable
BANK OF NEW YORK MELLON CORPORATION THE	* 3A1 * 3A3 * 3A5	The Bank of New York Mellon Corporation, New York, New York ("BNY Mellon") requests prior approval for the merger of Mellon Financial Corporation, Pittsburgh, Pennsylvania and The Bank of New York Company, Inc., New York, New York, with and into BNY Mellon, and the acquisition of each of their subsidiary banks and bank holding companies.	Newspaper:	Not available Federal Register: 04/13/2007
Boymelgreen Financial Holdings Inc.	* 3A1	Boymelgreen Financial Holdings Inc., requests to become a one-bank holding company by acquiring LibertyPointe Bank, both of New York, New York.	Newspaper:	04/15/2007 Federal Register: Not available
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, request to open and occupy a seasonal-use limited branch to be located at M&T Bank Stadium, 1101 Russell Street, Baltimore, Maryland.	Newspaper:	03/22/2007 Federal Register: Not applicable

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
First Priority Financial Corp.	* 3A1	First Priority Financial Corp., Malvern, PA, to form a bank holding company by acquiring First Priority Bank, Malvern, PA	Newspaper: 04/19/2007 Federal Register: Not available

## 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
682611	SUSQUEHANNA BK PA, LITITZ, PENNSYLVANIA	10/02/2006	03/12/2007	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
LNB BANCORP INC.	* 3A5	LNB Bancorp, Inc., Lorain, OH to acquire Morgan Bancorp, Inc., and its wholly-owned bank subsidiary, Morgan Bank, N.A., both located in Hudson, OH pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Newspaper: 04/11/2007 Federal Register: Not available
PNC FINANCIAL SERVICES GROUP, INC., THE	Foreign Branch	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, through its wholly-owned indirect subsidiary PFPC Bank Limited, Dublin, Ireland (fka PFPC Trustee & Custodial Limited)proposes to establish a branch in Luxembourg City, Luxembourg	Newspaper: Not applicable Federal Register: Not applicable
Waterford Bancorp, Inc.	* 3A1	Waterford Bancorp, Inc., Sylvania Township, OH to become a bank holding company by acquiring 100% of the voting shares of Waterford Bank, N.A., Sylvania Township, OH pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Newspaper: Not available Federal Register: Not available



## 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
27614	ANDOVER BK, ANDOVER, OHIO	12/11/2006	03/07/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, proposes to establish a branch trading as OBX Bank at 3708 Croatan Highway North, Unit #1, Kitty Hawk, North Carolina.	Newspaper: 03/23/2007 Federal Register: Not applicable
Oak Ridge Financial Services, Inc.	* 3A5	Oak Ridge Financial Services, Inc., Oak Ridge, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of the Bank of Oak Ridge, Oak Ridge, North Carolina.	Newspaper: Not available Federal Register: Not available
PSB HOLDING CORP.	4c8	PSB Holding Corp., Preston, Maryland, to engage in the origination and sale of residential mortgage loans to the secondary marketng through the retention of 100% of the voting securities of Community Bank Mortgage Corporation, Easton, Maryland.	Newspaper: Not applicable Federal Register: Not available
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, to establish a branch at 169 Dauphin Street, Suite 319, Mobile, Alabama.	Newspaper: 03/23/2007 Federal Register: Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### 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
188720	FARMERS BK OF APPOMATTOX, APPOMATTOX, VIRGINIA	08/28/2006	02/14/2007	S	Small Bank
3058329	FREDERICK CTY BK, FREDERICK, MARYLAND	11/27/2006	02/14/2007	S	Small Bank
679826	MIDDLEBURG BK, MIDDLEBURG, VIRGINIA	10/30/2006	02/01/2007	S	Int Sm Bank
310875	SHORE BK, ONLEY, VIRGINIA	11/06/2006	02/05/2007	S	Small Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST UNITED BANK	* Branch	1st United Bank, Boca Raton, Florida, to establish a branch located at 2855 N. University Drive, Suite 420, Coral Springs, Florida.	Newspaper: 03/24/2007 Federal Register: Not applicable
BANKEAST	* Branch	BankEast, Knoxville, Tennessee, to establish a branch located at 7971 E. Lamar Alexander Parkway, Townsend, Tennessee.	Newspaper: 03/25/2007 Federal Register: Not applicable
COMMERCE UNION BANK	* Branch	Commerce Union Bank, Springfield, Tennessee, to establish a mobile branch to serve Davidson County, Tennessee.	Newspaper: 03/19/2007 Federal Register: Not applicable
COMMERCE UNION BANK	* Branch	Commerce Union Bank, Springfield, Tennessee, to establish a branch located at 714 Nashville Pike, Gallatin, Tennessee.	Newspaper: 03/29/2007 Federal Register: Not applicable
GREENE COUNTY BANCSHARES, INC.	4c8	Greene County Bancshares, Inc., Greeneville, Tennessee, to acquire 100 percent of the outstanding shares of Civitas Management Company, Inc., Franklin, Tennessee, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.	Newspaper: Not applicable Federal Register: Not applicable
STERLING BANK	* Branch	Sterling Bank, Lantana, Florida, to establish a branch located at 600 North Federal Highway, Boca Raton, Florida.	Newspaper: 03/23/2007 Federal Register: Not applicable

**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
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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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST SOURCE CORPORATION	* 3A3	1st Source Corporation, South Bend, Indiana, to acquire 100 percent of the voting shares of FINA Bancorp, Inc., Valparaiso, Indiana, and thereby indirectly acquire First National Bank of Valparaiso, Valparaiso, Indiana.	Newspaper: Not available Federal Register: 04/13/2007
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$500,000 in additional shares of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: 03/29/2007 Federal Register: 03/22/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan, to convert Ohio Commerce Bank, Beachwood, Ohio and Bank of Maumee, Maumee, Ohio, into a thrift institution.	Newspaper: Not available Federal Register: Not available
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish five branches at the following locations: Woodridge & I-610, Houston, Texas, Buffalo Speedway & US Hwy 59, Houston, Texas, Bay Area Blvd. & I-45, Webster, Texas, 110 E. John Carpenter Fwy, Irving, Texas, and 4581 Frankford Road, Dallas, Texas.	Newspaper: Not available Federal Register: Not applicable
FIRSTBANK CORPORATION	* 3A5	Firstbank Corporation, Alma, Michigan, to merge with ICNB Financial Corporation, Ionia, Michigan, and thereby indirectly acquire Ionia County National Bank of Ionia, Ionia, Michigan.	Newspaper: Not available Federal Register: 04/16/2007
ISABELLA BANK AND TRUST	* 18C * Branch	Isabella Bank and Trust, Mt. Pleasant, Michigan, to merge with FSB Bank, Breckenridge, Michigan, and thereby to establish 5 branches.	Newspaper: Not available Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to acquire certain of the assets and assume certain of the liabilities of Fidelity Bank, Norcross, Georgia, and thereby to establish a branch at 640 East SR 434, Longwood, Florida.	Newspaper: Not available Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with United Heritage Bank, Orlando, Florida, and thereby to establish 13 branches.	Newspaper: Not available Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to acquire substantially all of the assets and assume substantially all of the liabilities of United Heritage Bank, Orlando, Florida, and thereby to establish 12 branches.	Newspaper: Not available Federal Register: Not applicable

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MARSHALL & ILSLEY CORPORATION	* 3A5	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of Excel Bank Corporation, Minneapolis, Minnesota, and thereby indirectly acquire Excel Bank Minnesota, Minneapolis, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
PARAMOUNT BANCORP, INC.	* 3A3	Paramount Bancorp, Inc., Farmington Hills, Michigan, to acquire 100 percent of the voting shares of Paramount Bank Nevada (in organization), Las Vegas, Nevada.	Newspaper:	Not available
			Federal Register:	04/09/2007

## District: 7

### Federal Reserve Bank of Chicago

#### Availability of CRA Public Evaluations

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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
37743	CALUMET CTY BK, BRILLION, WISCONSIN	12/04/2006	03/08/2007	S	Small Bank
180443	IOWA PRAIRIE BK, BRUNSVILLE, IOWA	11/13/2006	03/07/2007	S	Small Bank
58243	JOHNSON BK, RACINE, WISCONSIN	08/07/2006	02/23/2007	O	Large Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE



**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
TWIN CITY BANK	* Branch	Twin City Bank, North Little Rock, Arkansas, to establish a branch facility to be located at 2302 North Reynolds Road, Bryant, Arkansas.	Newspaper: 03/30/2007 Federal Register: Not applicable

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

**Availability of CRA Public Evaluations**

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

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
704755	BANK OF LINCOLN COUNTY, ELSBERRY, MISSOURI	09/11/2006	01/08/2007	S	Small Bank
2356710	BANK OF ROGERS, ROGERS, ARKANSAS	09/11/2006	01/08/2007	S	Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	01/09/2006	04/21/2006	S	Int Sm Bank
912578	HERITAGE ST BK, LAWRENCEVILLE, ILLINOIS	09/18/2006	12/20/2006	O	Small Bank
35842	PREMIER BK OF JACKSONVILLE, JACKSONVILLE, ILLINOIS	11/06/2006	02/19/2007	S	Small Bank
459046	SIMMONS FIRST BK, RUSSELLVILLE, ARKANSAS	06/05/2006	11/01/2006	S	Small Bank
2907484	TWIN CITY BK, NORTH LITTLE ROCK, ARKANSAS	08/07/2006	11/17/2006	S	Int Sm Bank

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 March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST BANK	* 18C * Branch	1st Bank, Evanston, Wyoming, to merge with North Side State Bank of Rock Springs, Rock Springs, Wyoming, and incident thereto proposes to establish a branch at 601 North Front Street, Rock Springs, Wyoming.	Newspaper: Not available Federal Register: Not applicable
BLACKRIDGE FINANCIAL, INC.	* 3A3	BlackRidge Financial, Inc., Fargo, North Dakota, to acquire 100 percent of BlackRidgeBANK, Fargo, North Dakota, a de novo bank.	Newspaper: Not available Federal Register: 04/02/2007
HAYWARD BANCSHARES, INC.	* 3A3 Member	Hayward Bancshares, Inc., Eau Claire, Wisconsin, to acquire 100 percent of Summit Community Bank, Maplewood, Minnesota, and incident thereto, Summit Community Bank, Maplewood, Minnesota, a de novo bank, to become a member of the Federal Reserve System.	Newspaper: Not available Federal Register: 04/09/2007

## District: 9

### Federal Reserve Bank of Minneapolis

#### 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

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: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska, to acquire 100 percent of the voting shares of Spalding City Corporation, Omaha, Nebraska, parent of Spalding City Bank, Spalding, Nebraska.	Newspaper: Not available Federal Register: 04/06/2007
CUNNINGHAM AGENCY, INC.	CIC	Notification by Jeffrey G. Dawson Revocable Trust dated 6-10-05, Mound City, Kansas, Jeffrey G. Dawson, trustee, to retain control of Cunningham Agency, Inc., parent of Farmers and Merchants Bank of Mound City, both in Mound City, Kansas, through the acquisition of voting shares.	Newspaper: 03/14/2007 Federal Register: 03/16/2007
DICKINSON FINANCIAL CORPORATION II	* 3A3	Dickinson Financial Corporation II and Dickinson Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of SunBank, N.A., Phoenix, Arizona.	Newspaper: Not available Federal Register: 04/12/2007
FARMERS AND DROVERS FINANCAL CORP	* 3A1	Farmers and Drovers Financial Corp., Council Grove, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers and Drovers Bank, Council Grove, Kansas.	Newspaper: Not available Federal Register: 03/19/2007
FIRST FINANCIAL BANCSHARES, INC.	CIC	Notice by Douglas J. Compton, Lawrence, Kansas, to acquire control of First Financial Bancshares, Inc., parent of The Lawrence Bank, both in Lawrence, Kansas, through the acquisition of voting shares.	Newspaper: Not available Federal Register: 03/30/2007
GREENWOOD COUNTY FINANCIAL SERVICES, INC.	CIC	Tyson Aaron Rucker, Eureka, Kansas and Bradley Dean Rucker, Wichita, Kansas, to become members of a group acting in concert to acquire control of Greenwood County Financial Services, Inc, Eureka, Kansas, parent of Home Bank and Trust Company, Eureka, Kansas, through the acquisition of voting shares.	Newspaper: 03/29/2007 Federal Register: 03/27/2007

**District: 10**

**Federal Reserve Bank of Kansas City**

**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:

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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
1014451	AMERICAN EXCH BK, ELMWOOD, NEBRASKA	12/11/2006	03/15/2007	S	Small Bank
433354	INTERBANK, ELK CITY, OKLAHOMA	11/27/2006	03/01/2007	S	Small Bank
21256	STATE BK OF BURRTON, BURRTON, KANSAS	12/11/2006	03/06/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending March 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BOZKA INVESTMENTS, LTD.	* 3A1	Bozka Investments, LTD., Hallettsville, Texas, to become a bank holding company by acquiring 15.63 percent of Peoples State Bank of Hallettsville, Hallettsville, Texas. The Bozka Management Trust, Hallettsville, Texas, is the General Partner of Bozka Investments, Ltd. and Mr. James N. Bozka, Hallettsville, Texas, is Trustee of the Bozka Management Trust.	Newspaper: 03/31/2007 Federal Register: 04/12/2007
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 1320 S. University, Suite 314, Fort Worth, Texas 76107.	Newspaper: 03/27/2007 Federal Register: Not applicable
UNITED BANK OF EL PASO DEL NORTE	* Branch	United Bank of El Paso del Norte, El Paso, Texas, to establish a branch to be located at 1726 Zaragoza, Suite C-D, El Paso, Texas 79936.	Newspaper: Not available Federal Register: Not applicable

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

**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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- 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 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANNER CORPORATION	* 3A5	Banner Corporation, Walla Walla, Washington, to merge with San Juan Financial Holding Company and thereby indirectly acquire its subsidiary, Islanders Bank, both of Friday Harbor, Washington.	Newspaper: 03/30/2007 Federal Register: 04/02/2007
Belvedere SoCal	* 3A1 * 3A3	1) Belvedere SoCal, San Francisco California, to become a bank holding company by acquiring 100 percent of Professional Business Bank, Pasadena, California; and 2) Belvedere Capital Partners II, LLC, and Belvedere Capital Fund II, LP, San Francisco, California, to indirectly acquire up to 58 percent of Professional Business Bank, Pasadena, California.	Newspaper: 04/07/2007 Federal Register: 04/13/2007
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 8.11 percent of Coast Financial Holdings, Inc., and thereby indirectly retain its subsidiary, Coast Bank of Florida, both of Bradenton, Florida.	Newspaper: Not available Federal Register: 04/02/2007

**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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- 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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act