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## Federal Reserve Release

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*H.2*

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

*No. 49*

*Week Ending December 8, 2007*

### Testimony And Statements

Loan Modifications and Foreclosure Prevention -- statement by Governor Kroszner on problems in the subprime mortgage market and possible legislative responses before the House Committee on Financial Services.

- Published, December 6, 2007

### Bank Holding Companies

Fortis S.A./N.V., Brussels, Belgium -- to provide energy management services to owners of power generation facilities under energy management agreements as an activity that is complementary to a financial activity.

- Approved, December 3, 2007

### Currency

Federal Reserve Notes -- new currency budget for 2008.

- Approved, December 4, 2007

### Forms

Forms -- final Board review to implement a new voluntary Survey of Information Sharing Practices with Affiliates (FR 3214e).

- Approved, December 3, 2007

### Reserve Bank Operations

Federal Reserve Bank Budgets -- operating and capital budgets for the Reserve Banks, Federal Reserve Information Technology, and the Office of Employee Benefits for 2008.

- Approved, December 6, 2007

## **H.2 Actions under delegated authority**

**December 2, 2007 to December 8, 2007**

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**BS&R** Banking Supervision and Regulation

**RBOPS** Reserve Bank Operational and Payment System

**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

Alliance Bank Corporation, Fairfax, Virginia -- to establish a branch at 7023 Little River Turnpike, Annandale.

- Approved, December 5, 2007

#### Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at the intersection of Highway 72 and Nance Road, Huntsville.

- Approved, December 6, 2007

#### St. Louis

The Bank of Fayette County, Moscow, Tennessee -- to establish a branch at the intersection of Highway 64 and Chickasaw Ridge Drive, Oakland.

- Approved, December 5, 2007

#### Richmond

Cecil Bank, Elkton, Maryland -- to establish a branch at 4434 Telegraph Road.

- Approved, December 5, 2007

#### Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 501 East Kennedy Boulevard, Tampa, Florida.

- Approved, December 6, 2007

**Bank Branches, Domestic**

Atlanta

Old Southern Bank, Orlando, Florida -- to establish a branch at 1815 West State Road 434, Longwood.

- Approved, December 4, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 10331 Southwest Village Center Drive, Port St. Lucie, Florida.

- Approved, December 5, 2007

**Bank Holding Companies**

Secretary

1st United Bancorp, Boca Raton, Florida -- to acquire Equitable Financial Group, Inc., Fort Lauderdale, and for 1st United Bank, Boca Raton, to merge with Equitable Bank, Fort Lauderdale, and thereby establish branches.

- Approved, December 7, 2007

Dallas

Caldwell Holding Company, Columbia, Louisiana -- to acquire Citizens Progressive Bank.

- Approved, December 6, 2007

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire shares of Adams Dairy Bank (in organization), Blue Springs, Missouri, and thereby operate a savings association.

- Approved, December 3, 2007

Bank Holding Companies

St. Louis

First Alliance Bancshares, Inc., Cordova, Tennessee -- to become a bank holding company and to acquire First Alliance Bank.

- Approved, December 7, 2007

Richmond

First National Bancshares, Inc., Spartanburg, South Carolina -- to acquire Carolina National Corporation, Columbia, and thereby acquire Carolina National Bank and Trust Company.

- Approved, December 3, 2007

Kansas City

Goppert Financial Corp., Overland Park, Kansas -- to acquire Kanbanc, Inc., Overland Park, and its subsidiaries, Citizens State Bank of Pomona, Pomona; Farmers National Bank of Kansas, Walnut; and Citizens Bank of Norborne, Norborne, Missouri; and to acquire The Lathrop Bank, Lathrop, Missouri; and The Pleasant Hill Bank, Pleasant Hill, Missouri.

- Approved, December 7, 2007

Richmond

M&F Bancorp, Inc., Durham, North Carolina -- waiver of application to acquire Mutual Community Savings Bank, Inc., SSB in connection with the merger of Mutual Community Savings Bank, Inc., SSB and Mechanics & Farmers Bank.

- Granted, December 7, 2007

St. Louis

Midwest Bancorporation, Inc. and Affiliates ESOP Trust, Poplar Bluff, Missouri -- to acquire additional shares of Midwest Bancorporation, Inc. and thereby acquire First Midwest Bank of Dexter, Dexter, and First Midwest Bank of the Ozarks, Piedmont.

- Approved, December 3, 2007

**Bank Holding Companies**

Minneapolis

Mills Financial Services Inc., Brainerd, Minnesota -- to become a bank holding company and to acquire First Security Bank - Sanborn, Sanborn.

- Returned, December 6, 2007

Chicago

Old Second Bancorp, Inc. Aurora, Illinois -- waiver of application to acquire HeritageBanc, Inc., Frankfort, in connection with the merger of their subsidiaries, Heritage Bank, Frankfort, and Old Second National Bank, Aurora.

- Granted, December 6, 2007

Richmond

Select Bancorp, Inc., Greenville, North Carolina -- to become a bank holding company and to acquire Select Bank & Trust Company.

- Returned, December 6, 2007

San Francisco

Sterling Financial Corporation, Spokane, Washington -- to merge with North Valley Bancorp, Redding, California, and thereby acquire North Valley Bank.

- Withdrawn, December 6, 2007

**Change In Bank Control**

St. Louis

Midwest Bancorporation, Inc., Poplar Bluff, Missouri -- change in bank control.

- Permitted, December 3, 2007

Extensions Of Time

Atlanta

First Florida Bank, Naples, Florida -- extension to January 6, 2008, to establish a branch at 16451 Health Park Commons Drive, Fort Myers.

- Granted, December 6, 2007

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to March 13, 2008, to increase its ownership of Prairieland Bancorp, Inc. and thereby increase its ownership of Farmers and Merchants State Bank.

- Granted, December 5, 2007

Financial Holding Companies

Dallas

CNB Financial Corporation, Inc., Taylor, Texas, and CNB Financial Corporation of Delaware, Inc., Dover, Delaware -- election to become financial holding companies.

- Effective, December 5, 2007

Chicago

Crete Bancorporation, Inc., Crete, Illinois -- election to become a financial holding company.

- Effective, December 6, 2007

Chicago

ISB Financial Corp., Iowa City, Iowa -- election to become a financial holding company.

- Effective, December 4, 2007

**International Operations**

Director, BS&R

ShoreBank Corporation, Chicago, Illinois -- waiver of remainder of notification period for its subsidiaries, ShoreBank International Ltd., Chicago, and ShoreCap International Ltd., Cayman Islands, to invest in Belarusian Bank for Small Business, Minsk, Belarus.

- Granted, December 7, 2007



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 8, 2007**

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

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO ESPIRITO SANTO DE INVESTIMENTO, S.A.	FBSEA	Banco Espirito Santo de Investimento, S.A., Lisbon, Portugal, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
INVESTORS BANCORP, MHC	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey to acquire Summit Federal Bankshares, MHC, and its wholly-owned subsidiary, Summit Federal Bankshares, Inc., and its indirect wholly-owned subsidiary, Summit Federal Savings Bank, all of Summit, New Jersey.	Newspaper: Federal Register:	12/14/2007 12/20/2007
TORONTO-DOMINION BANK, THE	* 3A3 * 3A1	Toronto-Dominion Bank, Toronto, Canada, and its subsidiaries TD US P&C Holdings ULC, Calgary, Canada, Cardinal Top Co. and Cardinal Intermediate Co., both of New York, New York, to acquire 100% of the voting shares of Commerce Bancorp, Inc. ("Commerce Bancorp"), Cherry Hill, New Jersey, and indirectly acquire control of Commerce Bank, NA, Philadelphia, Pennsylvania and Commerce Bank/North, Ramsey, New Jersey, and to acquire Commerce Bancorp's 14.82% interest in Pennsylvania Commerce Bancorp, Inc., which controls Commerce Bank/Harrisburg, N.A., both of Harrisburg, Pennsylvania, pursuant to Sections 3(a)(3) and 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the "BHCA").	Newspaper: Federal Register:	Not available 01/03/2008

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MONUMENT BANK	Member	Monument Bank, Doylestown, PA, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 8, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
MILTON BANCORP, INC.	* 3A5	Milton Bancorp, Inc., Wellston, Ohio, to acquire 100 percent of Community First Financial Bancorp, Inc., New Holland, Ohio, and thereby acquire The First National Bank of New Holland, New Holland, Ohio	Newspaper: Federal Register:	Not available 01/04/2008
NORTH SIDE BANK AND TRUST COMPANY, THE	* Branch	The North Side Bank and Trust Company, Cincinnati, OH to establish a branch at West Road and Harrison Avenue, Harrison, OH.	Newspaper: Federal Register:	Not available Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 8, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raliegh, North Carolina, proposes to establish a branch at 5208 Sunset Lake Road, Holly Springs, North Carolina.	Newspaper:	12/17/2007
			Federal Register:	Not applicable
RBC CENTURA BANKS, INC.	* 3A3	RBC Centura Banks, Inc., Raleigh, North Carolina, and its parent companies, Royal Bank of Canada, Montreal, Canada; Royal Bank Holding Inc., Toronto, Canada; RBC Holding (USA) Inc., New York, New York; RBC USA Holdco Corporation, New York, New York; Prism Financial Corporation, Wilmington, Delaware, to acquire 100% of the voting shares of Alabama National BanCorporation, Birmingham, Alabama, and thereby indirectly acquire Alabama Exchange Bank, Tuskegee, Alabama; Community Bank of Naples, National Association, Naples, Florida; Cypress Conquina Bank, Ormond Beach, Florida; First American Bank, Birmingham, Alabama; First Gulf Bank, National Association, Pensacola, Florida; Florida Choice Bank, Mount Dora, Florida; Georgia State Bank, Mableton, Georgia; Indian River National Bank, Vero Beach, Florida; Millennium Bank, Gainesville, Florida; and The Peachtree Bank, Duluth, Georgia.	Newspaper:	Not available
			Federal Register:	12/28/2007

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA	FBSEA	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to establish international bank branches in New York, New York, Chicago, Illinois, Los Angeles, California, and Houston, Texas.	Newspaper: Federal Register:	Not available Not applicable
FLORIDIAN FINANCIAL GROUP, INC.	* 3A3	Floridian Financial Group, Inc., Daytona Beach, Florida, to acquire 100 percent of the common stock of Orange Bank of Florida, Orlando, Florida.	Newspaper: Federal Register:	01/07/2008 Not available
SEB BANCORP, INC.	* 3A1	SEB Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Security Exchange Bank, both of Marietta, Georgia.	Newspaper: Federal Register:	12/26/2007 01/03/2008
SUMMERVILLE/TRION BANCSHARES, INC.	* 3A3	Summerville/Trion Bancshares, Inc., Summerville, Georgia, to acquire 100 percent of the outstanding shares of Dunnellon State Bank, Dunnellon, Florida.	Newspaper: Federal Register:	Not available 01/04/2008

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST SOURCE BANK	* 18C * Branch	1st Source Bank, South Bend, Indiana, to merge with First National Bank of Valparaiso, Valparaiso, Indiana, and thereby to establish 17 branches.	Newspaper: Federal Register:	Not available Not applicable
BLACK RIVER BANCVENTURE, INC.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 42 percent of the voting shares of Michigan Community Bancorp, Ltd., Sterling Heights, Michigan, and thereby indirectly acquire Lakeside Community Bank, Sterling Heights, Michigan.	Newspaper: Federal Register:	12/20/2007 Not available
BLACK RIVER BANCVENTURE, INC.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 49.9 percent of the voting shares of Community Shores Bank Corp., Muskegon, Michigan, and thereby indirectly acquire Community Shores Bank, Muskegon, Michigan.	Newspaper: Federal Register:	12/19/2007 Not available
BLACK RIVER BANCVENTURE, INC.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 49.9 percent of the voting shares of Allegiance Bank of North America, Inc., Bala Cynwyd, Pennsylvania.	Newspaper: Federal Register:	12/26/2007 Not available
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Community Shores Bank Corp., Muskegon, Michigan, and thereby indirectly acquire Community Shores Bank, Muskegon, Michigan.	Newspaper: Federal Register:	Not available Not available
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Allegiance Bank, Bala Cynwood, Pennsylvania.	Newspaper: Federal Register:	12/26/2007 Not available
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Bay Commercial Bank, Walnut Creek, California.	Newspaper: Federal Register:	Not available Not available
BLACK RIVER BANCVENTURE, INC.	* 4c8	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 6 percent of the voting shares of SFB Bancorp, Inc., Elizabethton, Tennessee, and thereby indirectly acquire Security Federal Bank, Elizabethton, Tennessee, and thereby operate a savings association.	Newspaper: Federal Register:	Not available Not available
BLACK RIVER BANCVENTURE, INC.	* 4c8	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 6 percent of the voting shares of Quaint Oak Bancorp, Southampton, Pennsylvania, and thereby indirectly acquire Quaint Oak Savings Bank, Southampton, Pennsylvania, and thereby operate a savings association.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 8, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with First Indiana Bank, National Association, Indianapolis, Indiana, and thereby to establish 32 branches.	Newspaper:	Not available
			Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 13800 Cantrell Road, Little Rock, Arkansas.	Newspaper:	12/20/2007
			Federal Register:	Not applicable
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at Kelly Highway and Interstate 540 inside the Wal-Mart Supercenter, Fort Smith, Arkansas.	Newspaper:	12/20/2007
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 3020 State Route 59, Naperville, Illinois.	Newspaper:	12/18/2007
			Federal Register:	Not applicable



**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HIGHLAND BANCSHARES, INC.	* 3A3	Highland Bancshares, Saint Michael, Minnesota, to acquire 100 percent of Ridgedale State Bank, Minnetonka, Minnesota.	Newspaper:	Not available
			Federal Register:	12/28/2007
SECURITY NATIONAL BANK	Member	Security National Bank, Durand, Wisconsin, to be known as Security Financial Bank, Durand, Wisconsin, proposes to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST FINANCIAL BANK	* Branch	1st Financial Bank, Overland Park, Kansas, to establish a branch at 650 E. 5th Street, Kansas City, Missouri.	Newspaper: Federal Register:	12/27/2007 Not applicable
AMG NATIONAL CORP.	* 3A1	AMG National Corp., Englewood, Colorado, to become a bank holding company through the retention of 100 percent of the voting shares of AMG National Trust Bank, Englewood, Colorado, upon its conversion from a trust company to a commercial bank.	Newspaper: Federal Register:	01/03/2008 01/04/2008
BANK 7	* Branch	Bank 7, Medford, Oklahoma, to establish a branch at 120 N. First Street, Medford, Oklahoma.	Newspaper: Federal Register:	12/20/2007 Not applicable
FIRST CENTRAL NEBRASKA CO.	* 3A5	First Central Nebraska Company, Broken Bow, Nebraska, to merge with WoodRiver Banco, Incorporated, Oconto, Nebraska, and thereby indirectly acquire The Farmers Bank, Oconto, Nebraska.	Newspaper: Federal Register:	Not available 01/03/2008
FIRST MISSOURI BANCSHARES, INC.	CIC	Notice by Jose L. Evans and Denise K. Evans, both of Kansas City, Missouri, (acting jointly) and David L. Johnson and Sandra L. Castetter, both of Kansas City, Missouri, (acting jointly), and together acting in concert, to acquire control of First Missouri Bancshares, Inc., parent of First Missouri National Bank, both in Brookfield, Missouri, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 12/14/2007
HEARTLAND BANCSHARES, INC.	* 3A1	Heartland Bancshares, Inc., Clinton, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Marshall Community Bancshares, Inc., parent of Community Bank of Marshall, both in Marshall, Missouri.	Newspaper: Federal Register:	12/30/2007 12/31/2007
JONES NATIONAL CORPORATION	CIC	Notice by Max T. Wake, Lincoln, Nebraska and Elizabeth B. Wake, San Francisco, California, to acquire control of Jones National Corporation, parent of The Jones National Bank & Trust Company of Seward, both in Seward, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	12/19/2007 12/14/2007
RAE VALLEY FINANCIALS, INC.	CIC	Notification by Theodore Thieman, Petersburg, Nebraska, to retain control of Rae Valley Financials, Inc., Petersburg, Nebraska, parent of Petersburg State Bank, Petersburg, Nebraska.	Newspaper: Federal Register:	Not available Not available

**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.

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL BANK GROUP, INC.	* 3A3	First National Bank Group, Inc., Edinburg, Texas, to acquire 9.90 percent of Southside Bancshares, Inc., Tyler, Texas, and indirectly acquire Southside Delaware Financial Corporation, Dover, Delaware, and Southside Bank, Tyler, Texas.	Newspaper: Federal Register:	Not available Not available
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 100 Throckmorton, Fort Worth, Texas 76102.	Newspaper: Federal Register:	12/13/2007 Not applicable
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 306 West 7th Street, Suite 504, Fort Worth, Texas 76109.	Newspaper: Federal Register:	12/18/2007 Not applicable

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending December 8, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OAK VALLEY COMMUNITY BANK	* Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch office at 2935 March Lane, Stockton, California.	Newspaper: Federal Register:	12/13/2007 Not applicable
STATE BANCORP NORTHWEST	* 3A1	State Bancorp Northwest to become a bank holding company by acquiring 100 percent of State Bank Northwest, both of Spokane Valley, Washington.	Newspaper: Federal Register:	Not available 12/20/2007
WELLS FARGO & COMPANY	4c8	Wells Fargo & Company, through a new subsidiary of WFC Holdings Corporation, both of San Francisco, California, request for approval to purchase and sell electricity in the spot market and take and make delivery of electricity to settle commodity derivatives.	Newspaper: Federal Register:	Not applicable Not available



**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.

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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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act