
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 22, 2008

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 3-1/2 percent to 3-1/4 percent by the Federal Reserve Bank of New York.

- Approved, March 16, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 3-1/2 percent to 3-1/4 percent by the Federal Reserve Banks of Boston, Cleveland, Richmond, Chicago, Minneapolis, Kansas City, and San Francisco.

- Approved, March 17, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 3-1/4 percent to 2-1/2 percent by the Federal Reserve Banks of Boston, New York, Cleveland, Chicago, Kansas City, and San Francisco and from 3-1/2 percent to 2-1/2 percent by the Federal Reserve Banks of Dallas and St. Louis.

- Approved, March 18, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 3-1/4 percent to 2-1/2 percent by the Federal Reserve Banks of Richmond and Minneapolis and from 3-1/2 percent to 2-1/2 percent by the Federal Reserve Bank of Atlanta.

- Approved, March 19, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 3-1/2 percent to 2-1/2 percent by the Federal Reserve Bank of Philadelphia.

- Approved, March 20, 2008

Regulations And Policies

Financial Markets -- arrangement announced by JPMorgan Chase & Co., New York, New York, and The Bear Stearns Companies, Inc.

- Approved, March 14, 2008

(A/C)

Regulations And Policies

Financial Markets -- financing arrangement announced by JPMorgan Chase & Co., New York, New York, and The Bear Stearns Companies, Inc.

- Approved, March 16, 2008

Flood Insurance -- publication for comment of revised interagency questions and answers to help financial institutions meet their responsibilities under federal flood insurance legislation and to increase public understanding of flood insurance requirements.

- Approved, March 3, 2008

(A/C)

Primary Dealer Credit Facility -- authorization for the Federal Reserve Bank of New York to create a lending facility to improve the ability of primary dealers to provide financing to participants in securitization markets.

- Approved, March 16, 2008

Enforcement

CAB Holding, LLC, Wilmington, Delaware -- cease and desist order dated May 6, 2004, terminated March 13, 2008.

- Announced, March 19, 2008

H.2 Actions under delegated authority

March 16, 2008 to March 22, 2008

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

St. Louis

Allied Bank, Mulberry, Arkansas -- to establish a branch at 5701 Kavanaugh Boulevard, Little Rock.

- Approved, March 17, 2008

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 524 North Main, Stillwater, Oklahoma.

- Approved, March 21, 2008

Richmond

The Bank of Marion, Marion, Virginia -- to establish a branch at 201 Valley Street, Abingdon.

- Approved, March 18, 2008

Kansas City

The Community State Bank, Poteau, Oklahoma -- to establish a branch at 902 Dallas Street, Talihina.

- Approved, March 20, 2008

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 102 South Tejon Street, Colorado Springs, Colorado, to be known as the Alamo Center Branch.

- Approved, March 17, 2008

Bank Branches, Domestic

Chicago

Hinsdale Bank & Trust Company, Hinsdale, Illinois -- to establish a branch at Plymouth Place Senior Living, 315 North LaGrange Road, LaGrange Park.

- Approved, March 21, 2008

San Francisco

Oregon Pacific Banking Co., Florence, Oregon -- to establish a mobile branch courier service to serve the counties of Coos and Douglas.

- Approved, March 19, 2008

Bank Holding Companies

Chicago

Bancorp of New Glarus, Inc., New Glarus, Wisconsin -- to acquire Bank of Juda, Juda.

- Approved, March 20, 2008

Chicago

Bank Iowa Corporation, West Des Moines, Iowa -- to acquire Hansen Bancorporation, Lawler, and thereby acquire State Bank of Lawler, New Hampton.

- Approved, March 20, 2008

Atlanta

Community Bank Investors of America, LP, Midlothian, Virginia -- to become a bank holding company and to acquire shares of Bay Bank, Tampa, Florida, upon the conversion of Bay Financial Savings Bank, F.S.B. to a state member bank; and for FA Capital, LLC, Midlothian, Virginia, to become a bank holding company and to acquire shares of Bay Bank, Tampa, Florida.

- Approved, March 19, 2008

Bank Holding Companies

Kansas City

First Bank & Trust Company, Duncan, Oklahoma -- waiver of application to acquire The Waurika National Bank, Waurika, in connection with its merger with and into First Bank & Trust Company.

- Granted, March 20, 2008

Chicago

First Fontanelle Employee Stock Ownership Plan and Trust, Fontanelle, Iowa -- to become a bank holding company and to acquire shares of First Fontanelle Bancorporation and thereby acquire First National Bank, Greenfield.

- Withdrawn, March 20, 2008

Atlanta

First NBC Bank Holding Company, New Orleans, Louisiana -- to acquire through merger Dryades Bancorp, Inc. and Dryades Savings Bank, F.S.B., and thereby engage in operating a savings association.

- Approved, March 18, 2008

Dallas

National Bank & Trust Employee Stock Ownership Plan with 401(K) Provisions, La Grange, Texas -- to become a bank holding company and to acquire shares of First La Grange Bancshares, Inc. and indirectly acquire National Bank & Trust.

- Approved, March 20, 2008

San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures, LLC -- to engage de novo, through a joint venture with Capital Relocation Mortgage, Sterling, Virginia, in conducting mortgage banking activities.

- Approved, March 21, 2008

Bank Holding Companies

Kansas City

Prime Bank Group, Inc., Edmond, Oklahoma -- to become a bank holding company and to acquire Prime Bank (in organization).

- Approved, March 20, 2008

Secretary

S&T Bancorp, Inc., Indiana, Pennsylvania -- waiver of application to acquire IBT Bancorp, Inc., Irwin, in connection with the merger of their respective subsidiaries, S&T Bank, Indiana, and Irwin Bank, Irwin.

- Granted, March 20, 2008

Banks, Nonmember, And Miscellaneous Institutions

New York

CLS Bank International, New York, New York -- to amend its articles of association.

- Approved, March 20, 2008

Banks, State Member

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- relief from a commitment.

- Withdrawn, March 17, 2008

Change In Bank Control

Minneapolis

Flathead Holding Company of Bigfork, Bigfork, Montana -- to retain control of Company and thereby gain control of Flathead Bank of Bigfork.

- Permitted, March 21, 2008

Change In Bank Control

Kansas City

Mackey Banco, Inc., Ansley, Nebraska -- change in bank control of Banco and its subsidiary bank, Security State Bank.

- Permitted, March 17, 2008

Kansas City

Western Oklahoma Bancshares, Inc., Elk City, Oklahoma -- change in bank control of Bancshares and its subsidiary bank, Bank of Western Oklahoma.

- Permitted, March 17, 2008

Extensions Of Time

Kansas City

Exchange Bank and Trust Company, Perry, Oklahoma -- extension to June 22, 2008, to establish a branch at 4301 West 6th, Stillwater.

- Granted, March 20, 2008

Atlanta

Pyramid Financial Corporation, Anguilla, Mississippi -- extension to June 18, 2008, to become a bank holding company and to acquire Bank of Anguilla.

- Granted, March 18, 2008

Financial Holding Companies

Kansas City

Morgan Capital Corporation, Fort Morgan, Colorado -- election to become a financial holding company.

- Effective, March 19, 2008

Membership

Atlanta

Bay Financial Savings Bank, F.S.B., Tampa, Florida -- to become a member of the Federal Reserve System upon its conversion to Bay Bank, Tampa.

- Approved, March 19, 2008

Kansas City

Platte Valley National Bank, Scottsbluff, Nebraska -- to retain membership in the Federal Reserve System following its conversion from a national to a state charter.

- Approved, March 20, 2008

Kansas City

Platte Valley National Bank, Torrington, Wyoming -- to retain membership in the Federal Reserve System following its conversion from a national to a state charter.

- Approved, March 20, 2008

Kansas City

Prime Bank, Edmond, Oklahoma, (in organization) -- to become a member of the Federal Reserve System.

- Approved, March 20, 2008

Kansas City

Tri-County National Bank, Cheyenne, Wyoming -- to retain membership in the Federal Reserve System following its conversion from a national to a state charter.

- Approved, March 20, 2008

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 3 percent to 2-1/4 percent.

- Approved, March 18, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO BRASIL S.A.	4c8	Banco do Brasil, Brasilia, Brazil, is providing prior notice, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to engage in nonbanking activities through a newly formed federal savings bank, Banco do Brasil, Federal Savings Bank, New York, New York.	Newspaper: Federal Register:	Not applicable Not available
BANK OF NEW YORK MELLON CORPORATION, THE	CIC * 18C	Bank of New York Mellon Corporation, New York, New York requests permission to merge BNY Mellon Interim Institutional National Bank, Pittsburg, Pennsylvania into The Bank of New York, New York, New York; approval for a change in control of Mellon Overseas Investment Corporation, Greenville, Delaware and an exemption from the requirements under Section 23A of the Federal Reserve Act and Regulation W in connection with an internal corporate reorganization.	Newspaper: Federal Register:	Not available Not available
CHINA CONSTRUCTION BANK CORPORATION	FBSEA	China Construction Bank Corporation, Beijing, People's Republic of China, to establish a branch in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	04/11/2008 Not applicable
WESTCHESTER HOLDING CORPORATION, THE	* 3A1	The Westchester Bank Holding Corporation, Yonkers, New York, to become a bank holding company, through the acquisition of 100 percent of the stock of The Westchester Bank, Yonkers, New York, upon its formation as a New York-chartered commercial bank.	Newspaper: Federal Register:	04/12/2008 04/11/2008

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 March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the southeast corner of State Route 54 and Grand Boulevard, New Port Richey, FL.	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to esablish a branch at 517 East Ohio Street, Pittsburgh, PA.	Newspaper: Federal Register:	03/27/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to esablish a branch at 7980 East Broad STreet, Reynoldsburg, OH.	Newspaper: Federal Register:	03/27/2008 Not applicable
NEW RICHMOND BANCORPORATION	CIC	Interagency Notices of Change in Bank Control filed by: (1.) Jay L. Dunlap, Lincoln, NB to retain voting authority granted by proxy from Mark Dunlap over 58.25 shares or 55.48% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH; (2.) Samad Yaltaghian, Rusden, Northants, England, to acquire 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH; (3.) Jay L. Dunlap, Lincoln, NB and Samad Yaltaghian, Rusden, Northants, England, in concert resulting from a proxy to vote 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH granted to Jay L. Dunlap by Samad Yaltaghian.	Newspaper: Federal Register:	Not available Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIANCE FINANCIAL CORPORATION	* 3A1	Alliance Financial Corporation, Gastonia, North Carolina, to become a bank holding company by acquiring 100 percent of Alliance Bank & Trust Company, Gastonia, North Carolina.	Newspaper: Federal Register:	Not available Not available
FOUR OAKS BANK & TRUST COMPANY	* Branch	Four Oaks Bank and Trust Company, Four Oaks, North Carolina, proposes to establish a branch at 574 Village Court, Garner, North Carolina.	Newspaper: Federal Register:	Not available Not applicable
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank and Trust Co., Elizabeth City, North Carolina, proposes to establish a branch located at 152 Capcom Avenue, Wake Forest, North Carolina.	Newspaper: Federal Register:	03/31/2008 Not applicable
HIGHLANDS UNION BANK	* Branch	Highlands Union Bank, Abingdon, Virginia, proposes to establish a branch location at 1824 Veterans Blvd., Sevierville, Tennessee.	Newspaper: Federal Register:	03/25/2008 Not applicable
NewDominion Financial Corporation, Inc.	3A1	NewDominion Financial Corporation, Inc., Charlotte, North Carolina, to acquire 100% of NewDominion Bank, Charlotte, North Carolina.	Newspaper: Federal Register:	Not applicable Not applicable
SECURITY ONE BANK	CIC	Mr. John R. Maxwell, Ashburn, Virginia, Ms. Jean M. Edelman, Fairfax, Virginia, Mr. Michael T. Foster, Arlington, Virginia, Mr. Subhash K. Garg, McLean, Virginia, Mr. Jonathan C. Kinney, Arlington, Virginia, Mr. O. Leland Mahan, Leesburg, Virginia, Mr. Lim P. Nguonly, Vienna, Virginia, Mr. Paul W. Bice, Ashburn, Virginia, Ms. Sonia N. Johnston, Herndon, Virginia, and Mr. William J. Ridenour, Clifton, Virginia, acting as a group to control up to 18.18% of the voting securities of Security One Bank, Falls Church, Virginia.	Newspaper: Federal Register:	04/02/2008 04/07/2008
SELECT BANCORP, INC.	* 3A1	Select Bancorp, Inc., Greenville, North Carolina, to become a bank holding company by acquiring 100% of Select Bank & Trust Company, Greenville, North Carolina.	Newspaper: Federal Register:	Not available 04/14/2008
VIRGINIA PARTNERS BANK	Member * Branch	Virginia Partners Bank, Fredericksburg, Virginia (in organization), to become a member of the Federal Reserve System and to establish two branches.	Newspaper: Federal Register:	Not available 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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	4c8	Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, to acquire 100 percent of the voting securities of Proxima Alfa Investments (USA) LLC, New York, New York, and thereby engage in the following: (i) providing investment and financial advisory services, including acting as a registered investment adviser and as a registered commodity trading adviser; (ii) providing as agent transactional services with respect to derivatives, forward contracts, futures, options, swaps and similar transactions; (iii) serving as investment adviser to, general partner or managing member of (and, if appropriate, acting as a commodity pool operator for), and holding and placing equity interests in, private investment funds (including limited partnerships, limited liability companies and similar investment vehicles) ("Private Investment Funds") that invest only in securities, derivatives, commodity contracts, and other assets and instruments that a bank holding company would be permitted to hold directly under the BHCA ("Private Investment Fund Activities"). These activities have been approved by prior Board Orders (see e.g., Meridian Bancorp, Inc., 80 Fed. Res. Bull. 736 (1994); The Bessemer Group, Inc., 82 Fed. Res. Bull. 569 (1996); Dresdner Bank AG, 84 Fed. Res. Bull. 985 (1998); UBS AG, 84 Fed. Res. Bull. 684 (1998); Travelers Group Inc., 84 Fed. Res. Bull. 985 (1998); KeyCorp, 84 Fed. Res. Bull. 1075 (1998); First Security Corporation, 85 Fed. Res. Bull. 207 (1999); Banque National de Paris, 86 Fed. Res. Bull. 118 (2000); Letter from the Federal Reserve Bank of New York, dated June 3, 2003 (approval for Commerzbank); and Letter from the Federal Reserve Bank of Boston, dated December 16, 2002 (approval for Boston Private Financial Holdings, Inc.)); and (iv) investing and trading in foreign exchange, forward contracts, options, futures, options on futures, swaps and similar contracts, whether traded on exchanges or not, based on any rate, price, financial asset (other than a bank-ineligible security), nonfinancial asset, group of assets or index of any of the foregoing.	Newspaper:	Not applicable
			Federal Register:	Not available
BRAND BANKING COMPANY, THE	* Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish a branch located at 480 Peachtree Industrial Boulevard, Suwanee, Georgia.	Newspaper:	03/26/2008
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FRANKLIN FINANCIAL NETWORK, INC.	4c8	Franklin Financial Network, Inc., to establish Banc Compliance Group, Inc., and its subsidiary, Banc Compliance Group, LLC, all of Franklin, Tennessee, and thereby engage de novo in providing management consulting and counseling activities.	Newspaper: Federal Register:	Not applicable Not applicable
GATEWAY FINANCIAL HOLDINGS OF FLORIDA, INC.	* 3A3	Gateway Financial Holdings of Florida, Inc., Daytona Beach, Florida, to acquire 100 percent of the outstanding shares of Gateway Bank of Southwest Florida, Sarasota, Florida (in organization).	Newspaper: Federal Register:	04/12/2008 04/17/2008
RESURGENS BANCORP, INC.	* 3A1	Resurgens Bancorp, to become a bank holding company by acquiring 100 percent of the outstanding shares of Resurgens Bank, Atlanta, Georgia (in organization).	Newspaper: Federal Register:	Not available 04/18/2008

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALPINE BANK OF ILLINOIS	Member * 18C * Branch	Alpine Bank of Illinois, Rockford, Illinois, to become a member of the Federal Reserve System, and by Alpine Bank of Illinois, Rockford, Illinois, to merge with Belvidere National Bank & Trust Company, Belvidere, Illinois, and thereby to establish 7 branches.	Newspaper: Federal Register:	Not available Not applicable
CRETE BANCORPORATION, INC.	* 3A3	Crete Bancorporation, Inc., Crete, Illinois, to acquire 9.9 percent of the outstanding voting shares of St. Anne Bancorp, Inc., Manteno, Illinois, and thereby indirectly acquire control of National Bank of St. Anne, Saint Anne, Illinois.	Newspaper: Federal Register:	04/09/2008 04/10/2008
FIRST FONTANELLE EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A1 4c8	First Fontanelle Employee Stock Ownership Plan and Trust, Fontanelle, Iowa, to become a bank holding company by acquiring 30.76 percent of First Fontanelle Bancorporation, Fontanelle, Iowa, and thereby indirectly acquire First National Bank, Greenfield, Iowa, and also, to indirectly engage in insurance agency activities through Corn Belt Insurance Agency, Massena, Iowa, an activity of First Fontanelle Bancorporation.	Newspaper: Federal Register:	Not available 04/09/2008
HINSDALE BANK & TRUST COMPANY	* Branch	Hinsdale Bank & Trust Company, Hinsdale, Illinois, to establish a branch to be located at Plymouth Place Senior Living, 315 N. LaGrange Road, LaGrange Park, Illinois.	Newspaper: Federal Register:	03/14/2008 Not applicable
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 27 percent to up to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	03/27/2008 04/21/2008
STATE BANK OF THE LAKES	* 18C * Branch	State Bank of the Lakes, Antioch, Illinois, to purchase the assets and assume the liabilities of the Lake Villa, Illinois branch of Libertyville Bank and Trust Company, Libertyville, Illinois, and thereby to establish a branch located at 345 South Milwaukee Avenue, Lake Villa, Illinois.	Newspaper: Federal Register:	Not available Not applicable
WISCONSIN BANCORP, INC.	* 3A1	Wisconsin Bancorp, Inc., Milwaukee, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Mid America Bank, Janesville, Wisconsin.	Newspaper: Federal Register:	Not available 04/07/2008

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

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NONE			

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District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending March 22, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 2403 West Republic Road, Springfield, Missouri.	Newspaper: Federal Register:	03/31/2008 Not applicable
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1133 N. Bryant Avenue, Edmond, Oklahoma.	Newspaper: Federal Register:	03/31/2008 Not applicable
FIRST CECILIAN BANCORP, INC.	* 3A3	First Cecilian Bancorp, Inc., Cecilia, Kentucky, to acquire 16.38 percent of Hambac, Inc., Hodgenville, Kentucky, and thereby indirectly acquire Lincoln National Bank of Hodgenville, Hodgenville, Kentucky.	Newspaper: Federal Register:	04/12/2008 Not available
FIRST COMMUNITY BANCSHARES, INC.	* 3A3	First Community Bancshares, Inc., Batesville, Arkansas, to acquire 100 percent of Goodman State Bank, Goodman, Missouri.	Newspaper: Federal Register:	04/04/2008 04/04/2008

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.

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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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Change in Control notice by John M. Morrison Revocable Trust #4, dated January 18, 2000, John M. Morrison Trustee, Naples, Florida, to gain control of Central Bancshares Inc., Golden Valley, Minnesota and thereby indirectly gain control of Central Bank, Stillwater, Minnesota.	Newspaper: Federal Register:	Not available 04/07/2008
FRANSEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Arden Hills, Minnesota, to merge with Anderson Financial Group, Inc., Wayzata, Minnesota and thereby indirectly acquire Northern National Bank, Nisswa, Minnesota.	Newspaper: Federal Register:	Not available 04/17/2008
FRANSEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Arden Hills, Minnesota, to merge with Tower Bancshares, Inc., Cloquet, Minnesota, and thereby indirectly acquire State Bank of Tower, Tower, Minnesota.	Newspaper: Federal Register:	Not available 04/17/2008
GLACIER BANK	* 18C * Branch	Glacier Bank, Kalispell, Montana, to merge with Glacier Bank of Whitefish, Whitefish, Montana and incident thereto, proposes to establish branches at 319 East Second Street, Whitefish, Montana, 222 Dewey Avenue, Eureka, Montana, and 6195 Hwy 93 South, Whitefish, Montana.	Newspaper: Federal Register:	03/28/2008 Not applicable
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Inc., Hazen, North Dakota, to acquire additional shares of the outstanding stock of North Star Holding Company, Inc., Jamestown, North Dakota, to increase its ownership to 19.20%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available Not available
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Inc., Hazen, North Dakota, through its 19.20% ownership of North Star Holding Company, Inc., Jamestown, North Dakota, to acquire indirect control of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available Not available
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, to acquire additional shares of the outstanding stock of North Star Holding Company, Inc., Jamestown, North Dakota, to maintain its 33.33% ownership, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available Not available
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, through its 33.33% ownership of North Star Holding Company, Inc., Jamestown, North Dakota, to acquire indirect control of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available Not available

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 22, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH STAR HOLDING COMPANY, INC.	* 3A3	North Star Holding Company, Inc., Jamestown, North Dakota, to acquire 100% of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available Not available
NORTHERN STAR FINANCIAL, INC.	CIC	Notice by Louis B. Olsen, Eagan, Minnesota, to acquire 23% of the shares of Northern Star Financial, Inc., Mankato, Minnesota, and thereby indirectly gain control of Northern Star Bank, Mankato, Minnesota.	Newspaper: Federal Register:	Not available 04/09/2008
SUPERIOR BANCORPORATION, LTD.	CIC	Notice by Timothy A. Tierney, Madison, Wisconsin, as an individual, and as part of a group in concert with Mark R. Tierney, Superior, Wisconsin, and David S. Tierney, Eden Prairie, Minnesota, to acquire control of Superior Bancorporation LTD, Superior, Wisconsin, and thereby indirectly acquire control Community Bank Superior, Superior, Wisconsin.	Newspaper: Federal Register:	Not available Not available
WISHEK BANCORPORATION, INC.	* 3A3	Wishek Bancorporation, Inc., Wishek, North Dakota, through its 28.26% ownership of North Star Holding Company, Inc., Jamestown, North Dakota, to acquire indirect control of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

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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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 22, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCORP, INC.	* 3A3	Central Bancorp, Inc., Garland, Texas, to acquire 100 percent of Jones County Bank, Haddock, Georgia.	Newspaper: Federal Register:	Not available 04/18/2008
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 13920 City Center Drive, Chino Hills, California 91709.	Newspaper: Federal Register:	Not available Not applicable
FIRST NATIONAL BANK GROUP, INC.	4c8	First National Bank Group, Inc., Edinburg, Texas, to acquire indirectly through Southside Bancshares, Inc., Tyler, Texas, and its sole bank subsidiary, Southside Bank, Tyler, Texas, a 51 percent interest in Southside Financial Group, LLC, Arlington, Texas, to engage in lending activities pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
TEXAS AMERICAN ACQUISITION GROUP, INC.	* 3A1	Texas American Acquisition Group, Inc., Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of Liberty Bank, North Richland Hills, Texas.	Newspaper: Federal Register:	04/10/2008 04/11/2008

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
WELLS FARGO & COMPANY	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of The Jackson State Bank & Trust, Jackson, Shoshone First Bank, Cody, Sheridan State Bank, Sheridan, and First State Bank of Pinedale, Pinedale, all of Wyoming, and to acquire certain assets and assume certain liabilities of United Bancorporation of Wyoming, Inc., Jackson, Wyoming.	Newspaper:	04/19/2008
			Federal Register:	04/21/2008

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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