
Federal Reserve Release



H.2

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

No. 1

Week Ending January 3, 2009

Advisory Councils

Thrift Institutions Advisory Council -- appointment of six new members and designation of Curtis L. Hage as president and F. Edward Broadwell Jr. as vice president in 2009.

- Announced, December 31, 2008

Bank Holding Companies

CIT Group Inc., New York, New York -- to become a bank holding company on conversion of its industrial loan company, CIT Bank, Salt Lake City, Utah, to a state bank and to retain certain nonbanking subsidiaries.

- Announced, December 22, 2008

(A/C)

Banks, National

Wachovia Bank, National Association, Charlotte, North Carolina -- request for an exemption from section 23A of the Federal Reserve Act and Regulation W to allow the bank to purchase auction-rate securities from an affiliate.

- Approved, December 29, 2008

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 83-day credit on December 29, 2008.

- Announced, December 29, 2008

H.2 Actions under delegated authority

December 28, 2008 to January 3, 2009

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Kansas City

Bank of Versailles, Versailles, Missouri -- to establish a branch at 76 Grand Point Boulevard, Sunrise Beach.

- Withdrawn, December 30, 2008

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 348 Lincoln Highway, North Versailles, Pennsylvania.

- Approved, December 30, 2008

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 8155 Maple Lawn Boulevard, Fulton, Maryland.

- Approved, December 31, 2008

Bank Holding Companies

Philadelphia

Cornerstone Financial Corporation, Mount Laurel, New Jersey -- to become a bank holding company and to acquire Cornerstone Bank, Mount Laurel.

- Approved, December 30, 2008

Bank Holding Companies

Chicago

Discover Financial Services, Riverwoods, Illinois -- to become a bank holding company and to acquire Discover Bank, Greenwood, Delaware, and Bank of New Castle, New Castle, and thereby engage in certain permissible nonbanking activities, and election to become a financial holding company.

- Approved, December 19, 2008

(A/C)

Richmond

First Reliance Bancshares, Inc., Florence, South Carolina -- relief from a commitment.

- Granted, December 31, 2008

Dallas

I Bank Holding Company, Inc., Lakeway, Texas -- to become a bank holding company and to acquire Independent Bank of Austin, SSB, Austin.

- Approved, January 2, 2009

Kansas City

LeaderOne National, Inc., Overland Park, Kansas -- to become a bank holding company and to acquire Signature Bank KC, Haddam, and thereby engage in mortgage banking through the acquisition of LeaderOne Financial Corporation, Overland Park.

- Withdrawn, January 2, 2009

Minneapolis

Lincoln Holding Company, Lincoln, Montana -- to become a bank holding company and to acquire The First Bank of Lincoln, Lincoln.

- Approved, December 31, 2008

Bank Holding Companies

Chicago

P/R Bancorp, Carmel, Indiana -- waiver of application to merge with Symphony Bancorp, Inc., Indianapolis, in connection with the merger of their respective subsidiary banks, Greensfork Township State Bank, Lynn, and Symphony Bank, Indianapolis.

- Granted, December 31, 2008

Bank Premises

Richmond

The Bank of Monroe, Union, West Virginia -- to increase its investment in bank premises.

- Approved, December 30, 2008

Change in Bank Control

Chicago

Central Bancshares, Inc., Muscatine, Iowa -- change in bank control of Central and its subsidiary banks, Central State Bank, Muscatine; Farmers and Mechanics Bank, Galesburg, Illinois; Freedom Security Bank, Coralville, Iowa; and West Chester Savings Bank, Washington.

- Permitted, December 24, 2008

(A/C)

St. Louis

First Bancorp of Sparta, Ltd., Sparta, Illinois -- change in bank control of First Bancorp and its subsidiary bank, The First National Bank of Sparta, Sparta.

- Permitted, December 30, 2008

Change in Bank Control

Minneapolis

Freedom Bancorporation, Inc., Lindstrom, Minnesota -- change in bank control of Freedom and its subsidiary bank, Lake Area Bank, Lindstrom.

- Permitted, December 22, 2008

(A/C)

Minneapolis

Waseca Bancshares, Inc., Waseca, Minnesota -- change in bank control of Waseca and its subsidiary bank, Roundbank, Waseca.

- Permitted, December 22, 2008

(A/C)

Extensions of Time

Boston

SIS Bancorp, MHC, Sanford, Maine, and SIS Bancorp, Inc. -- extension to March 10, 2009, to become a mutual bank holding company and stock bank holding company, respectively, and to acquire Sanford Institution for Savings, Sanford.

- Granted, December 29, 2008

International Operations

Director, BS&R

The Bank of New York Mellon, New York, New York -- waiver of remainder of notification period to make an investment in The Bank of New York Mellon S.A., Brussels, Belgium.

- Granted, December 29, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 3, 2009

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.

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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

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MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch to be located at 10245 Old Georgetown Road, Bethesda, Montgomery County, Maryland ("Wildwood Branch" - RSSD 3866748).	Newspaper:	01/10/2009
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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District: 3

Federal Reserve Bank of Philadelphia

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FIRST NATIONAL COMMUNITY BANCORP INC	CIC	Louis A. DeNaples and Betty Ann DeNaples, Moscow, PA, Louis A. DeNaples, Jr., Dunmore, PA, Lisa DeNaples, Mt Pocono, PA, Ann DeNaples, Ringoes, NJ, Nicholas DeNaples, Margaret DeNaples Glodzik, Dominick DeNaples, and Donna DeNaples Dileo, Dunmore, PA, Dominick DeNaples and Mary Ann DeNaples, Dunmore, PA, Charles DeNaples, Roaring Brook Township, PA, Patrick DeNaples, Dominick DeNaples, Jr., Anthony DeNaples and Joseph DeNaples, Dunmore, PA, to retain up to 25% of the shares and thereby control of First National Community Bancorp, Inc., Dunmore, PA.	Newspaper: Federal Register:	01/20/2009 01/21/2009
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc. Greencastle, PA, to acquire Graystone Financial Corporation Corp., Lancaster, PA. The merger of the holding companies will result in the merger of the two wholly-owned subsidiaries, The First National Bank of Greencastle, Greencastle, PA, and Graystone Bank, Lancaster, PA subsequently forming Graystone Tower Bank, Lancaster, PA	Newspaper: Federal Register:	Not available Not available

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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	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, National Association, Charlotte, North Carolina, to make an investment in BANA Alberta Funding Company, ULC, Calgary, Canada.	Newspaper: Federal Register:	Not applicable Not applicable
CAPITAL ONE FINANCIAL CORPORATION	* 4c8	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of Chevy Chase Bank, F.S.B., McLean, Virginia.	Newspaper: Federal Register:	Not available 01/12/2009
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 6.82% and to acquire up to 7.55% of the voting securities of Commonwealth Bankshares, Inc., Norfolk, Virginia.	Newspaper: Federal Register:	01/17/2009 01/19/2009
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 5.81% and to acquire up to 9.90% of the voting securities of ICB Financial, Ontario, California.	Newspaper: Federal Register:	01/22/2009 01/19/2009
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 4c8	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 8.64% and to acquire up to 18.0% of the voting securities of Gateway Bank, FSB, San Leandro, California.	Newspaper: Federal Register:	Not available Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
City State Bancorporation, Inc.	* 3A1	City State Bancorporation, Inc., Central City, Iowa, to become a bank holding company by acquiring 51.3 percent of MSB Corporation, Central City, Iowa, and thereby indirectly control City State Bank, Central City, Iowa.	Newspaper: Federal Register:	Not available Not available
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish two branches to be located at Snelling & Randolph, St. Paul, Minnesota and 610 W. Northfield Drive, Brownsburg, Indiana.	Newspaper: Federal Register:	12/29/2008 Not applicable
Tygris Commercial Finance Group, Inc.	* 3A1 * 3A3 4c8	Tygris Commercial Finance Group, Inc., Parsippany, New Jersey, to become a bank holding company by acquiring 100 percent of the voting shares of Texico Bancshares Corporation, Texico, Illinois, and thereby indirectly acquire Texico State Bank, Texico, Illinois, and to retain 100 percent of Tygris Vendor Finance, Inc., Parsippany, New Jersey, Tygris Asset Finance, Inc., Chicago, Illinois, Tygris Corporate Finance, Inc., Wilton, Connecticut, TAF Funding I, LLC, Chicago, Illinois, USXL Funding I, LLC, Parsippany, New Jersey, USXL Funding II, LLC, Parsippany, New Jersey, and Pro-Lease, Inc., Parsippany, New Jersey.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MID AMERICA BANKING CORPORATION	CIC	Notice by Leon Dale Loveall, individually, and acting in concert with Marlese Loveall, both of Columbia, Missouri, to gain control of Mid America Banking Corporation, Columbia, Missouri.	Newspaper:	12/31/2008
			Federal Register:	01/21/2009

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST BANK	* 18C	1st Bank, Evanston, Wyoming, to merge with	Newspaper:	Not available
	* Branch	First National Bank of Morgan, Morgan, Utah, and incident thereto establish branches at 120 North State Street, Morgan, Utah, and 5015 West Old Hwy Road, Morgan, Utah.	Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 3, 2009

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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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 3, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund-CA, L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to acquire up to 18 percent of Heritage Bank, National Association, New York, New York.	Newspaper:	01/23/2009
			Federal Register:	01/26/2009

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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