
Federal Reserve Release



H.2

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

No. 14

Week Ending April 3, 2010

Forms

Forms -- final Board review of proposals to (1) extend with revision the Semiannual Report of Derivatives Activity (FR 2436), (2) extend without revision the Notice of Branch Closure (FR 4031) and Reports Related to Securities of State Member Banks as Required by Regulation H (Reg H-1), and (3) conduct with revision the Census of Finance Companies (FR 3033p).

- Approved, April 1, 2010

Personnel

Office of Board Members -- appointment of Tara W. Foscatto as special assistant to the Board.

- Announced, March 29, 2010

Enforcement

Anchor Commercial Bank, Juno Beach, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida, Office of Financial Regulation.

- Announced, March 29, 2010

Atlantic BancGroup, Inc., Jacksonville Beach, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, March 31, 2010

BankTennessee Bancshares, Inc., Collierville, Tennessee, and BankTennessee -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, March 30, 2010

First Banks, Inc., St. Louis, Missouri, The San Francisco Company, Clayton, and First Bank, Creve Coeur -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, April 1, 2010

Enforcement

Granvalor Holding, Ltd., Tortola, British Virgin Islands, and International Bancorp of Miami, Inc., Coral Gables, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, March 29, 2010

Independent Bancshares, Inc., Ocala, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, April 1, 2010

Midwest Bank and Trust Company, Elmwood Park, Illinois -- issuance of a prompt corrective action directive against the bank.

- Announced, March 31, 2010

H.2 Actions under delegated authority

March 28, 2010 to April 3, 2010

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

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 6388 Camp Bowie Boulevard, Fort Worth.

- Approved, April 2, 2010

Bank Holding Companies

Kansas City

AmFirst Financial Services, Inc., McCook, Nebraska -- to engage in insurance activities through the acquisition of AmFirst Insurance Agency, LLC, Benkelman.

- Withdrawn, March 31, 2010

Richmond

First American Financial Management Company, Salisbury, North Carolina -- to become a bank holding company and to acquire Community Bank of Rowan, Salisbury.

- Approved, April 1, 2010

San Francisco

Franklin Resources, Inc., San Mateo, California -- to retain shares of West Coast Bancorp, Lake Oswego, Oregon, and thereby indirectly retain West Coast Bank.

- Approved, April 2, 2010

Kansas City

Platte Valley Bancorp, Inc., North Bend, Nebraska -- to become a bank holding company and to acquire Platte Valley Bank, North Bend.

- Approved, March 31, 2010

Bank Holding Companies

Chicago

S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin -- waiver of application to acquire Black Earth Bancshares, Inc., Black Earth, and Black Earth State Bank, in connection with the bank's merger with S.B.C.P.'s subsidiary bank, State Bank of Cross Plains, Cross Plains.

- Granted, April 1, 2010

Dallas

Texas State Bankshares, Inc., Harlingen, Texas -- to become a bank holding company and to acquire Falfurrias State Bank, Falfurrias.

- Approved, April 2, 2010

Bank Mergers

Secretary

Southern Bancorp Bank, Arkadelphia, Arkansas -- to merge with Southern Bancorp Bank of Blytheville, National Association, Blytheville, and operate branches at the bank's existing locations.

- Approved, April 1, 2010

Secretary

Southern Bancorp Bank, Arkadelphia, Arkansas -- to merge with Southern Bancorp Bank of Trumann, Trumann, and operate a branch.

- Approved, April 1, 2010

Change in Bank Control

Dallas

The Community Group, Inc., Highland Village, Texas -- change in bank control of Community and its subsidiary bank, United Community Bank, N.A., Highland Village.

- Permitted, March 30, 2010

San Francisco

Frank P. Doyle Trust, Article IX, Santa Rosa, California -- change in bank control of Doyle Trust and its subsidiary bank, Exchange Bank, Santa Rosa.

- Permitted, March 31, 2010

Philadelphia

Royal Bancshares of Pennsylvania, Inc., Narberth, Pennsylvania -- change in bank control of Royal and its subsidiary banks, Royal Asian Bank, Philadelphia, and Royal Bank America, Narberth.

- Permitted, March 31, 2010

Dallas

Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas -- change in bank control of Sulphur and its subsidiary bank, The City National Bank of Sulphur Springs, Sulphur Springs.

- Permitted, March 29, 2010

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to August 8, 2010, to establish a branch at the northeast corner of National Avenue and Chestnut Street, Springfield, Missouri.

- Granted, March 30, 2010

Extensions of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to May 12, 2011, to establish a branch at the corner of Route 57 and Meridian Road, Glen Carbon, Illinois.

- Granted, March 30, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PROVIDENT BANCORP	4c8	To engage de novo in investment advisory activities through a new SEC registered investment advisory subsidiary.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMUNITY BANCORP INC.	* 3A1	American Community Bancorp Inc., to become a bank holding company by acquiring 100 percent of American Community Bank, both of Glen Cove, New York, pursuant to Section 3(a)(1) of BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
BANK OF NEW YORK MELLON CORPORATION, THE	* 18C	The Bank of New York Mellon, New York, New York, to acquire certain deposit liabilities of Arcus Bank, Salt Lake City, Utah, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable
FORTIS BANK NEDERLAND NV	FBSEA	Fortis Bank (Nederland) N.V., Amsterdam, Netherlands, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
GOLDMAN SACHS GROUP, INC., THE	* 3A3	Goldman Sachs Group, Inc., New York, New York, to acquire 24.9 percent of SKBHC Holdings LLC, Corona del Mar, California, which is applying to become a bank holding company, and thereby indirectly acquire Starbuck Bancshares, Inc. and The First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	Not available 04/28/2010
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York, to acquire 100 percent of Morgan Stanley Private Bank, N.A. ("MS Private Bank"), Jersey City, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act and Section 225.15 of Regulation Y, that will be created from converting Morgan Stanley Trust, Jersey City, New Jersey, into a national bank. MS Private Bank will assume certain deposit liabilities of Morgan Stanley Bank, N.A., Salt Lake City, Utah and will be relocated to Purchase, New Jersey.	Newspaper: Federal Register:	Not available 04/26/2010
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office located at 78 North Plank Road, Newburgh, New York.	Newspaper: Federal Register:	04/16/2010 Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper:	Not available
			Federal Register:	04/09/2010

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 April 3, 2010

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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723112	FIFTH THIRD BK, CINCINNATI, OHIO	10/13/2009	03/23/2010	S	Large Bank

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 April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAROLINA BANCSHARES CORPORATION	CIC	David Muldrow Beasley, Society Hill, South Carolina, to individually retain 27.05% of the voting shares of First Carolina Bancshares Corporation, Darlington, South Carolina. Additionally, David Muldrow Beasley, Henry Wesley Beasley, Richard Lewis Beasley, and Richard Lee Beasley, as a group acting in concert, to retain 71.04% of the voting shares of First Carolina Bancshares Corporation, Darlington, South Carolina.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PALM BANCORP, INC.	CIC	Prior change in control notice filed by Marty E. Adams, Salineville, Ohio; Kevin T. Thompson, Saint Augustine, Florida; and John S. Loeber, Travelers Rest, South Carolina; to acquire control of Palm Bancorp, Inc., and its subsidiary bank, The Palm Bank, both of Tampa, Florida.	Newspaper:	Not available
			Federal Register:	02/09/2010

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
704737	FLORIDA BK, TAMPA, FLORIDA	10/19/2009	03/04/2010	S	Int Sm Bank

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 April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMES COMMUNITY BANK	* 18C * Branch	Ames Community Bank, Ames, Iowa, to merge with VisionBank of Iowa, Grimes, Iowa. As a result of the merger, Ames Community Bank, will establish a branch office at 925 Gateway Drive, Grimes, Iowa.	Newspaper: Federal Register:	Not available Not applicable
SOUTHPORT FINANCIAL CORPORATION	CIC	Notice by Gaetano M. Cecchini, Canton, Ohio, as trustee of the Gaetano Mattioli Cecchini Living Trust, Canton, Ohio, to acquire 50 percent or more of the voting shares of Southport Financial Corporation, Kenosha, Wisconsin, and thereby indirectly acquire Southport Bank, Kenosha, Wisconsin.	Newspaper: Federal Register:	Not available 03/30/2010

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDLAND STATES BANK	* Branch	Midland States Bank, Effingham, Illinois, to establish a branch facility to be located at 1540 Route 59, Joliet, Illinois.	Newspaper:	04/16/2010
			Federal Register:	Not applicable
SOUTHERN MISSOURI BANCORP, INC.	CIC	Notice by Southern Missouri Savings Bank Employee Stock Ownership Plan (Rebecca J. Brooks, L. Douglas Bagby, and Samuel H. Smith as trustees), Poplar Bluff, Missouri, to gain control of Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri.	Newspaper:	Not available
			Federal Register:	04/21/2010

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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909055	PEOPLES B&TC, TROY, MISSOURI	11/30/2009	03/19/2010	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 April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BORDER BANCSHARES, INC.	CIC	Notice by Dennis and Terri Brazier, Greenbush, Minnesota, to gain control of Border Bancshares, Inc., Greenbush, Minnesota, and thereby indirectly gain control of Border State Bank, Greenbush, Minnesota. In addition, notice by the Vivian Y. Miller Revocable Trust, Roseau, Minnesota; Vivian Y. Miller, Naples, Florida, as trustee of the Vivian Y. Miller Revocable Trust; the Michael J. Miller Trust, Roseau, Minnesota; Jon L. Miller, Naples, Florida, individually and as trustee of the Vivian Y. Miller Revocable Trust and the Michael J. Miller Trust; the William I. Hagen Revocable Trust, Roseau, Minnesota; William I. Hagen, Warroad, Minnesota, individually and as trustee of the William I. Hagen Revocable Trust; William M. Hagen, Salol, Minnesota; Lori Ann Minard, Bozeman, Montana; Melissa L. Tedford, Fargo, North Dakota; Neal L. Broten, River Falls, Wisconsin; Sally T. Broten, River Falls, Wisconsin; Susan L. Miller, Minneapolis, Minnesota; and Brian J. MacLellan, Minneapolis, Minnesota, as a group acting in concert to acquire and retain control of Border Bancshares, Inc., Greenbush, Minnesota, and thereby indirectly acquire and retain control of Border State Bank, Greenbush, Minnesota.	Newspaper: Federal Register:	Not available 04/12/2010
STONEBRIDGE BANCORPORATION	* 3A5	Stonebridge Bancorporation, Minneapolis, Minnesota, to acquire 100 percent of Shakopee Bancorporation, Inc., Shakopee, Minnesota, and thereby indirectly acquire Citizens State Bank of Shakopee, Shakopee, Minnesota.	Newspaper: Federal Register:	04/09/2010 04/12/2010

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	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 3, 2010

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					

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish three branches at the following locations: 1433 5th Street, Santa Monica, CA 90401; 824 Fair Oaks Avenue, S. Pasadena, CA 91030; and 625 S. Melrose Drive, Vista, CA 92081.	Newspaper: Federal Register:	Not available Not applicable
ICON CAPITAL CORPORATION	3A1	Icon Capital Corporation, Houston, Texas, to become a bank holding company by acquiring 100 percent of Icon Bank of Texas, N. A., Houston, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
OPPORTUNITY BANCSHARES, INC.	CIC	Notice by Moelis Capital Partners Opportunity Fund I, LP, New York, New York; Moelis Capital Partners Opportunity Fund I-A, LP, New York, New York; Moelis Capital Partners Opportunity Fund, I, LLC, New York, New York; Moelis Capital Partners LLC, New York, New York; Moelis & Company Holdings LLC, New York, New York; Moelis & Company Manager LLC, New York, New York; and Ken Moelis, New York, New York; to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Opportunity Bancshares, Inc., Bettendorf, Iowa, and indirectly control its subsidiary, Opportunity Bank, NA, Richardson, Texas.	Newspaper: Federal Register:	Not available 04/20/2010
VERITEX HOLDINGS, INC.	* 3A1	Veritex Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Professional Capital, Inc., Dallas, Texas, and indirectly acquire Professional Bank, N.A., Dallas, Texas.	Newspaper: Federal Register:	Not available 04/27/2010

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	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 3, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available Not available
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper: Federal Register:	Not available 01/29/2010
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 9.53 percent of the voting shares of West Coast Bancorp, and thereby indirectly West Coast Bank, both of Lake Oswego, Oregon, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available 12/07/2009
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	04/07/2010 Not applicable
NORTH ASIA INVESTMENT CORPORATION	* 3A1	North Asia Investment Corporation, Seoul, Korea, to become a bank holding company by acquiring 100 percent of Pacific City Financial Corporation, and indirectly its subsidiary, Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	04/15/2010 Not available
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper: Federal Register:	Not available 04/08/2010
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly First NB of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
123178	BANK OF WHITMAN, COLFAX, WASHINGTON	11/30/2009	03/16/2010	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act