Federal Reserve Release



H.2

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

No. 35

Week Ending August 28, 2010

Forms

Forms -- initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation V (Regulation V).

- Proposed, August 23, 2010

Forms -- initial Board review to extend with revision the Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248) and to conduct with revision the Survey of Finance Companies (FR 3033s).

- Proposed, August 25, 2010

Enforcement

CSRA Bank Corp., Wrens, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, August 26, 2010

First Bancshares, Inc., of Cold Spring, Cold Spring, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, August 26, 2010

Guaranty Development Company, Livingston, Montana, and American Bank, Bozeman -- written agreement with the Federal Reserve Bank of Minneapolis and the Montana Division of Banking and Financial Institutions.

- Announced, August 26, 2010

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Comminity Affairs IF International Finance

FOMC Federal Open Market Committee OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

1st United Bank, Boca Raton, Florida -- to establish a branch at 3400 Coral Way, Miami.

- Approved, August 26, 2010

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish branches at 15 West I-65 Service Road North, Mobile, Alabama, and 22530 US Highway 98, Suite 100, Fairhope.

- Approved, August 25, 2010

Dallas

Western Bank, Lordsburg, New Mexico -- to establish a branch at 200 West Rex Allen Drive, Willcox, Arizona.

- Approved, August 26, 2010

Bank Holding Companies

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire Union National Bancshares, Inc., Chandler, and Union Bank of Chandler.

- Approved, August 26, 2010

Bank Holding Companies

General Counsel

Banco Espirito Santo S.A., Lisbon, Portugal -- request for a temporary exemption for Banco Espirito, its parent companies, and certain subsidiaries to engage in nonbanking activities in the United States through the indirect acquisition of shares of Execution Holdings Limited, London, England.

- Granted, August 26, 2010

Kansas City

Carroll County Bancshares, Inc., Carrollton, Missouri -- to acquire shares of Adams Dairy Bank, Blue Springs, and thereby engage in the operation of a savings association.

- Approved, August 26, 2010

Richmond

First National Financial Group, Inc., Shelby, North Carolina -- to become a bank holding company and to acquire First National Bank of Shelby, Shelby.

- Withdrawn, August 24, 2010

New York

Millbrook Bank System, Inc., Millbrook, New York -- waiver of application to merge with SNB Bancorp, Inc., Pine Plains, in connection with the merger of their respective subsidiary banks, Bank of Millbrook, Millbrook, and The Stissing National Bank of Pine Plains, Pine Plains.

- Granted, August 27, 2010

Atlanta

Prime Meridian Holding Company, Tallahassee, Florida -- to become a bank holding company and to acquire Prime Meridian Bank, Tallahassee.

- Approved, August 26, 2010

Bank Holding Companies

General Counsel

Thomas H. Lee Partners, L.P., Boston, Massachusetts, et al. -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, August 26, 2010

Atlanta

Vantage Bancshares, Inc., Albertville, Alabama -- to become a bank holding company and to acquire Vantage Bank of Alabama, Albertville.

- Withdrawn, August 26, 2010

General Counsel

Warburg Pincus LLC, New York, New York, et al. -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, August 26, 2010

Bank Mergers

New York

Bank of Millbrook, Millbrook, New York -- to merge with The Stissing National Bank of Pine Plains, Pine Plains.

- Approved, August 27, 2010

Change in Bank Control

Philadelphia

Central Valley Community Bancorp, Fresno, California -- change in bank control of Central Valley and its subsidiary bank, Central Valley Community Bank, Fresno.

- Permitted, August 25, 2010

Change in Bank Control

Atlanta

First Citizens Bankshares, Inc., Glennville, Georgia -- change in bank control of First Citizens and its subsidiary bank, First Citizens Bank, Glennville.

- Permitted, August 24, 2010

Atlanta

Mansura Bancshares, Inc., Mansura, Louisiana -- to retain control of Mansura and its subsidiary bank, The Cottonport Bank, Cottonport.

- Permitted, August 24, 2010

San Francisco

Merchants Holding Company, Sacramento, California -- to retain control of Merchants Holding and its subsidiary bank, Merchants National Bank of Sacramento, Sacramento.

- Permitted, August 24, 2010

San Francisco

Sterling Financial Corporation, Spokane, Washington -- change in bank control of Sterling Financial and its subsidiary thrifts, Sterling Savings Bank, Spokane, and Golf Savings Bank, Mountlake Terrace (two notices).

- Permitted, August 25, 2010

Federal Reserve Bank of Boston

Filings received during the week ending August 28, 2010

Filer Filing Type Filing Proposal End of Comment Period

^{*} Subject to the provisions of the Community Reinvestment Act

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	
956376	BANK OF EASTON, NORTH EASTON, MASSACHUSETTS	10/02/2006	01/20/2007	S	Small Bank	
121576	BANK OF FALL RIVER CO-OP BK, FALL RIVER, MASSACHUSETTS	04/27/2009	09/13/2009	S	Small Bank	
CRA Examinations scheduled for Quarter of						

Location

NONE

Institution

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type Filing Proposal		End of Comment Period		
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand five hundred additional shares of The Adirondack Trust Company,(the "Bank")both of Saratoga Springs, New York and after the fact approval for one hundred and eight shares for the Bank.	Newspaper: Federal Register:	Not available 09/10/2010	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York request to open a branch office to be located at 66 Court Street, Brooklyn, New York.	Newspaper: Federal Register:	08/28/2010 Not applicable	
BANK OF CHINA LIMITED	FBSEA	Bank of China Limited, Beijing, China, to establish a federal branch in Chicago, Illinois, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	09/30/2010 Not applicable	
JPMORGAN CHASE & CO.	Investment	JP Morgan Chase & Co., New York, New York, requests a waiver from the aggregate investment limit provided in Section 211.9(b)(6) of Regulation K for a certain reorganization involving UK-based subsidiary, Crosby Sterling (Holdings) Limited, London, England.	Newspaper: Federal Register:	Not applicable Not applicable	

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Federal Reserve Bank of New York

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284408	FIRST ST BK CANISTEO NY, CANISTEO, NEW YORK	10/23/2006	07/05/2007	S	Small Bank		
CRA Examinations scheduled for Quarter of							
Institution	Location						

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commen	t Period
PATRIOT FINANCIAL PARTNERS LP	ANCIAL CIC Patriot Financial Partners, GP, L.P., Patriot		Newspaper: Federal Register:	Not available 07/20/2010
		James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.		

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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
935111	MERCHANTS BK OF BANGOR, BANGOR, PENNSYLVANIA	03/22/2010	08/17/2010	S	Int Sm Bank
342410	ORRSTOWN BK, SHIPPENSBURG, PENNSYLVANIA	09/11/2006	02/07/2007	O	Int Sm Bank
CRA Exa	ninations scheduled for Quarter of				
Institution	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	t Period
FIRST NATIONAL BANK OF PENNSYLVANIA	Foreign Branch	Notice on behalf of the First National Bank of Pennsylvania, Greenville, Pennsylvania to establish an initial branch in a foreign country.	Newspaper: Federal Register:	Not applicable Not applicable
WVS FINANCIAL CORP.	CIC	Interagency Notice of Change in Control by WVS Financial Corp. Employee Stock Ownerhsip Plan ("ESOP") and Jonathan D. Hoover, sole trustee, Pittsburgh, PA to retain 12.2% and eventually acquire up to 24.9% of the outstanding common voting shares of WVS Financial Corp., Pittsburgh, PA.	Newspaper: Federal Register:	08/26/2010 08/31/2010

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Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
189129	COMMERCIAL & SVG BK, MILLERSBURG, OHIO	07/13/2009	08/11/2010	S	Int Sm Bank
509811	COMMUNITY TR BK INC, PIKEVILLE, KENTUCKY	06/02/2008	08/11/2010	S	Large Bank
560214	CORN CITY ST BK, DESHLER, OHIO	11/27/2006	08/11/2010	S	Small Bank
2668598	PORTAGE CMNTY BK, RAVENNA, OHIO	08/18/2008	08/11/2010	O	Small Bank
150727	RICHWOOD BKG CO, RICHWOOD, OHIO	10/19/2009	08/11/2010	S	Small Bank
381026	TWIN VALLEY BK, WEST ALEXANDRIA, OHIO	11/16/2009	08/11/2010	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commen	t Period
VIRGINIA PARTNERS BANK	* Branch	Virginia Partners Bank, Fredericksburg, Virginia, to establish a branch at 2521 Cowan Boulevard, Fredericksburg, Virginia.	Newspaper: Federal Register:	08/27/2010 Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
491822	BANK OF GASSAWAY, GASSAWAY, WEST VIRGINIA	02/06/2006	05/11/2006	S	Small Bank
436823	CENTRAL VA BK, POWHATAN, VIRGINIA	04/26/2010	07/28/2010	S	Large Bank
723822	VIRGINIA B&TC, DANVILLE, VIRGINIA	04/19/2010	08/05/2010	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period		
FBD HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Shelby Cicero Peeples, Jr., Dalton, Georgia, to acquire an additional 27.70 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia. Total pro forma ownership will equal 32.22 percent.	Newspaper: Federal Register:	08/16/2010 08/18/2010	
FIRST CITIZENS-CRENSHAW BANCSHARES, INC.	CIC	First Citizens-Crenshaw Bancshares, Luverne, Alabama, prior change in control filed by John Milton Wise, Sr., Lilellen Hicks Wise, Mack Arthur Wise, John Milton Wise, Jr., Stephanie Wise Jones, Michael Eugene Jones, Candace Aline Jones Sansing, Klein McCaegor Jones, and Sadie Ellen Jones, all of Luverne, Alabama, to collectively acquire an additional 9.34 percent of the outstanding shares of First Citizens-Crenshaw Bancshares, Inc., and its subsidiary, First Citizens Bank, both of Luverne, Alabama. Total pro forma ownership will equal 25.34 percent.	Newspaper: Federal Register:	08/30/2010 08/25/2010	
IBERIABANK	* 18C * Branch	IBERIABANK, Lafayette, Louisiana, to merge with IBERIABANK FSB, Little Rock, Arkansas.	Newspaper: Federal Register:	09/20/2010 Not applicable	
NAPLES BANCORP, INC.	CIC	After-the-fact change in control notice filed by Kenneth Richard Murray, Naples, Florida to retain 39.67 percent of the outstanding shares of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples, both of Naples, Florida.	Newspaper: Federal Register:	Not available 08/18/2010	

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

NONE

Institution

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period		
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper: Federal Register:	Not available 08/23/2010	
MARSHALL & ILSLEY CORPORATION	4c8	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to retain additional four percent equity interests in Taplin Canida Habacht LLC, Miami, Florida, and thereby to continue to engage in financial and investment advisory activities and agency transactional services.	Newspaper: Federal Register:	Not applicable 09/16/2010	
TCSB BANCORP, INC.	CIC	Notice by the Thomas C. Pangborn Trust and by Thomas C. Pangborn, Traverse City, Michigan, Emily Davies, Heidi M. Pangborn and Christine A. Wherry, as a group, to acquire additional shares of TCSB Bancorp, Inc., Traverse City, Michigan, and thereby indirectly acquire Traverse City State Bank, Traverse City, Michigan.	Newspaper: Federal Register:	Not available Not available	
WHEATON BANK & TRUST COMPANY	* 18C	Wheaton Bank & Trust Company, Wheaton, Illinois, to purchase certain assets and assume the liabilities of the branch of First National Bank of Brookfield, Brookfield, Illinois located at 555 Fort Hill Drive, Naperville, Illinois.	Newspaper: Federal Register:	09/20/2010 Not applicable	

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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919942	BANK IA, HUMBOLDT, IOWA	08/20/2007	11/26/2007	S	Small Bank
3029589	CEDAR RAPIDS B&TC, CEDAR RAPIDS, IOWA	04/26/2010	08/09/2010	S	Int Sm Bank
546544	CENTRAL BK, STORM LAKE, IOWA	04/09/2007	07/16/2007	S	Int Sm Bank
836544	COLUMBUS JUNCTION ST BK, COLUMBUS JUNCTION, IOWA	12/11/2006	11/19/2007	S	Small Bank
574949	FARMERS & MRCH BK, BERLIN, WISCONSIN	12/07/2009	03/29/2010	S	Small Bank
1003549	FIRST ST BK, MANCHESTER, IOWA	05/03/2010	08/23/2010	S	Small Bank
929044	FREEDOM SCTY BK, CORALVILLE, IOWA	03/30/2009	07/13/2009	S	Small Bank
2142155	QUAD CTY B&TC, BETTENDORF, IOWA	01/20/2009	05/25/2009	S	Int Sm Bank
882242	ROLLING HILLS B&T, ATLANTIC, IOWA	02/02/2009	06/01/2009	S	Small Bank
231149	SECURITY ST BK, NEW HAMPTON, IOWA	03/23/2009	07/17/2009	S	Small Bank
616540	SECURITY SVG BK, GOWRIE, IOWA	08/31/2009	12/14/2009	S	Small Bank
334648	TITONKA SVG BK, TITONKA, IOWA	04/12/2010	07/26/2010	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Period		
BENEFIT FINANCIAL GROUP, INC	upon the conversion of its subsidiary bank, Benefit Bank, Fort Smith, Arkansas, from a	Arkansas, to become a bank holding company upon the conversion of its subsidiary bank, Benefit Bank, Fort Smith, Arkansas, from a federally chartered savings institution to a state	Newspaper: Federal Register:	09/22/2010 09/14/2010	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a mobile branch in Lonoke County, Arkansas.	Newspaper: Federal Register:	09/01/2010 Not applicable	
FIRST BANK CORP	* 3A3	First Bank Corp, Ft. Smith, AR to acquire no more than 9.99% of the stock of Bankshares of Fayetteville, Fayetteville, AR	Newspaper: Federal Register:	Not available Not available	
MONTICELLO BANKING COMPANY, THE	Member	The Monticello Banking Company, Monticello, KY to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable	

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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308443	BANK OF FAYETTEVII	LE, FAYETTEVILLE, ARKANSAS	05/03/2010	08/17/2010	S	Int Sm Bank
519146	FIRST ST BK OF DEQUEEN, DEQUEEN, ARKANSAS		04/19/2010	08/10/2010	S	Small Bank
CRA Exa	minations scheduled for	Quarter of				
Institution		Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
ALLIANCE BANK SHARES CORPORATION	CIC	Notice by Shawn Paul Weinand and Linda Lou Weinand, both of Tonka Bay, Minnesota, to acquire 25 percent or more of the shares of Alliance Bank Shares Corporation, Andover, Minnesota, and thereby indirectly gain control of 1st Regents Bank, Andover, Minnesota.	Newspaper: Federal Register:	Not available Not available
KIRKWOOD BANCORPORATION OF NEVADA, INC.	* 3A3	Kirkwood Bancorporation Co., Bismarck, North Dakota and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, to acquire 94.89% of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	Newspaper: Federal Register:	Not available 09/03/2010

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Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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475354	FARMERS ST BK, VICTOR, MONTANA	04/12/2010	09/08/2010	S	Int Sm Bank
495352	FIRST WESTERN BK STURGIS, STURGIS, SOUTH DAKOTA	02/02/2009	06/01/2009	S	Int Sm Bank
CRA Exa	minations scheduled for Quarter of				
Institution	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment	Period
CANON BANK CORPORATION	CIC	Notification by Daniel L. Tanner, Canon City, Colorado, to acquire control of Canon Bank Corporation, parent of Canon National Bank, both of Canon City, Colorado.	Newspaper: Federal Register:	Not available Not available
COUNTRY BANCSHARES, INC.	* 3A3	Country Baneshares, Inc., Jamesport, Missouri, to retain 13.06 percent of the voting shares of Liberty First Baneshares, Inc., parent of Patriots Bank, both in Liberty, Missouri.	Newspaper: Federal Register:	09/13/2010 09/16/2010

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Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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888253	1ST BK, EVANSTON, WYOMING	06/08/2009	10/12/2009	S	Int Sm Bank
716851	COMMUNITY BK, RAYMORE, MISSOURI	06/01/2009	08/06/2009	S	Small Bank
391959	FIRST BK, UTICA, NEBRASKA	05/17/2010	08/11/2010	S	Small Bank
114859	FIRST BK&TC, MINDEN, NEBRASKA	04/28/2008	07/03/2008	S	Small Bank
183154	FIRST ST BK, FAIRFAX, OKLAHOMA	05/10/2010	08/11/2010	S	Small Bank
666657	GUARANTY B&TC, DENVER, COLORADO	05/10/2010	08/18/2010	S	Large Bank
395779	TRI-CTY BK, CHEYENNE, WYOMING	05/03/2010	07/12/2010	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type Filing Proposal		End of Comment Period		
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 9350 Mira Mesa, San Diego, San Diego County, California 92126.	Newspaper: Federal Register:	Not available Not applicable	
OAK RIDGE BANCSHARES, INC.	CIC	Notice by Clint Edwin Shepard II, Oak Ridge, Louisiana, individually, and as trustee of the Clint Edwin Shepard II Trust, Oak Ridge, Louisiana; and Virginia Sue Barr, Oak Ridge, Louisiana, individually, and as trustee of the Virginia Sue Shepard Barr Trust, Oak Ridge, Louisiana, to acquire 10 percent or more of the shares of Oak Ridge Bancshares, Inc., and indirectly Bank of Oak Ridge, both of Oak Ridge, Louisiana.	Newspaper: Federal Register:	09/02/2010 09/08/2010	
STEELE HOLDINGS, INC.	* 3A1	Steele Holdings, Inc., Tyler, Texas, to become a bank holding company by acquiring 100 percent of American State Bank, Arp, Texas.	Newspaper: Federal Register:	Not available 09/16/2010	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

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 CRA CRA

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

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 04/15/2010	
MISSION VALLEY BANCORP	CIC	The Bagge Family Bank Stock Trust of 2010, Claire J. and John F. Bagge, Trustees, Sunland, California, individually, and acting as a group in concert with Henry J. and Sandra M. Bagge, Merrimack, New Hampshire; Hope Bagge, Castaic, California; Jay Bagge, Castaic, California; James F. Bagge, Shadow Hills, California; Justin F. Bagge, Shadow Hills, California; and Joshua F. Bagge, Shadow Hills, California, to retain 10 percent or more of the voting shares of Mission Valley Bancorp, and thereby indirectly acquire Mission Valley Bank, both of Sunland, California.	Newspaper: Federal Register:	09/01/2010 09/07/2010	
WELLS FARGO & COMPANY	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire more than 5 percent of the voting shares of Western Liberty Bancorporation, New York, New York, and thereby indirectly acquire more than 5 percent of the voting shares of Service 1st Bank of Nevada, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available 08/27/2010	

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
478766	LIBERTY BK, SOUTH SAN FRANCISCO, CALIFORNIA	04/05/2010	08/10/2010	S	Small Bank
431172	PACIFIC PREMIER BK, COSTA MESA, CALIFORNIA	01/14/2008	08/12/2010	S	Int Sm Bank
431172	PACIFIC PREMIER BK, COSTA MESA, CALIFORNIA	02/08/2010	08/11/2010	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act