
Federal Reserve Release



H.2

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

No. 8

Week Ending February 19, 2011

Testimony and Statements

Dodd-Frank Act and Derivatives -- statement by Governor Tarullo before the House Committee on Financial Services on the implementation of the provisions in the Dodd-Frank Act affecting over-the-counter derivatives.

- Published, February 15, 2011

Dodd-Frank Act Implementation -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on the Federal Reserve's implementation of the Dodd-Frank Act.

- Published, February 17, 2011

Interchange Fees -- statement by Governor Raskin before a subcommittee of the House Committee on Financial Services regarding the Board's proposed rule to implement the interchange-fee provisions of the Dodd-Frank Act.

- Published, February 17, 2011

Advisory Councils

Community Depository Institutions Advisory Council -- appointment of twelve members and designation of Barrie G. Christman as president and Howard T. Boyle as vice president for 2011.

- Announced, February 16, 2011

Enforcement

Bank of Whitman, Colfax, Washington -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, February 15, 2011

Dacotah Bank, Aberdeen, South Dakota -- issuance of a consent order of assessment of a civil money penalty.

- Announced, February 15, 2011

Enforcement

Franklin Savings Bank, Farmington, Maine -- issuance of a consent order of assessment of a civil money penalty.

- Announced, February 15, 2011

Idaho Banking Company, Boise, Idaho -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, February 15, 2011

Market Bancorporation, Inc., Elko New Market, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, February 15, 2011

MyAnns Corporation, Piqua, Kansas -- issuance of consent orders of assessment of civil money penalties against MyAnns and G. Larry Curry, a former director and institution-affiliated party.

- Announced, February 15, 2011

Westside Banking Company, University Place, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, February 17, 2011

H.2 Actions under delegated authority

February 13, 2011 to February 19, 2011

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

OSD Office of Staff Director

Bank Branches, Domestic

Richmond

Community Bank of Tri-County, Waldorf, Maryland -- to establish a branch at the intersection of Route 301 and Commerce Drive, Dahlgren, Virginia.

- Approved, February 16, 2011

Richmond

Sandy Spring Bank, Olney, Maryland -- to establish a branch at 550 North Quincy Street, Arlington, Virginia.

- Approved, February 18, 2011

Bank Holding Companies

Kansas City

American State Bancshares, Inc., Great Bend, Kansas -- to acquire ASB Holdings, LLC, Great Bend, and thereby engage in information technology consulting services.

- Approved, February 14, 2011

Director, BS&R

Bank of Nova Scotia, Toronto, Canada -- to engage, on a limited basis, in physical commodity trading activities as activities that are complementary to a financial activity.

- Approved, February 17, 2011

Bank Holding Companies

Chicago

BankFinancial Corporation, Burr Ridge, Illinois -- waiver of application to acquire DG Bancorp, Inc., Downers Grove, in connection with the merger of their respective subsidiary banks, BankFinancial, F.S.B., Olympia Fields, and Downers Grove National Bank, Downers Grove.

- Granted, February 15, 2011

Secretary

Community Bancorp LLC, Houston, Texas -- to become a bank holding company and to acquire Cadence Financial Corporation, Starkville, Mississippi, and thereby acquire Cadence Bank, N.A.

- Approved, February 14, 2011

General Counsel

Community Bancorp LLC, Houston, Texas -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, February 14, 2011

New York

Community Bank System, Inc., Dewitt, New York -- waiver of application to merge with The Wilber Corporation, Oneonta, in connection with the merger of their respective subsidiary banks, Community Bank, National Association, Canton, and Wilber National Bank, Oneonta.

- Withdrawn, February 15, 2011

Bank Holding Companies

General Counsel

Lightyear Capital LLC, New York, New York -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L to permit an individual to serve as a director of Cascade Bancorp, Bend, Oregon, while continuing to serve as a director of Community & Southern Holdings, Inc., Carrollton, Georgia, and Community & Southern Bank.

- Granted, February 14, 2011

Dallas

Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas -- to acquire by merger First Mineola, Inc., Mineola, and indirectly acquire The First National Bank of Mineola.

- Approved, February 14, 2011

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Sunshine State Community Bank, Port Orange, Florida, and to retain the acquired facilities as branches.

- Withdrawn, February 15, 2011

Richmond

Union First Market Bank, Richmond, Virginia -- to acquire certain assets and assume certain liabilities of the Harrisonburg branch of NewBridge Bank, Greensboro, North Carolina.

- Approved, February 16, 2011

Change in Bank Control

Kansas City

Amsterdam Bancshares, Inc., Amsterdam, Missouri -- change in bank control of Amsterdam and its subsidiary bank, Citizens Bank, Amsterdam.

- Withdrawn, February 17, 2011

San Francisco

Central Pacific Financial Corp., Honolulu, Hawaii -- change in bank control of Central Pacific and its subsidiary bank, Central Pacific Bank, Honolulu (two notices).

- Permitted, February 16, 2011

Minneapolis

First Rushmore Bancorporation, Inc., Worthington, Minnesota -- change in bank control of First Rushmore and its subsidiary bank, First State Bank Southwest, Pipestone.

- Permitted, February 17, 2011

Atlanta

Florida Capital Group, Inc., Jacksonville, Florida -- to retain control of Florida Capital and its subsidiary bank, Florida Capital Bank, Jacksonville.

- Permitted, February 18, 2011

Kansas City

Southeastern Bancshares, Inc., Broken Bow, Oklahoma -- to retain control of Southeastern and its subsidiary bank, 1st Bank & Trust, Broken Bow.

- Permitted, February 16, 2011

Extensions of Time

Boston

Rockville Financial, Inc., Rockville, Connecticut -- extension to May 19, 2011, to acquire Rockville Bank, Rockville, in connection with the reorganization of Rockville Financial, MHC, from mutual to stock form.

- Granted, February 17, 2011

Boston

Sugar River Bancorp, MHC, Newport, New Hampshire -- extension to April 15, 2011, to become a mutual bank holding company and to acquire Sugar River Bank, Newport.

- Granted, February 18, 2011

Membership

St. Louis

Summit Bank, Arkadelphia, Arkansas -- to become a member of the Federal Reserve System.

- Approved, February 17, 2011

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on January 25-26, 2011.

- Published, February 16, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CONNECTICUT BANCORP, INC.	* 3A1	First Connecticut Bancorp, Inc., Farmington, Connecticut to acquire 100% of the outstanding capital stock of Farmington Bank, Farmington, Connecticut, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the holding company from mutual to stock form.	Newspaper:	03/03/2011
			Federal Register:	03/10/2011

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
956376	BANK OF EASTON, NORTH EASTON, MASSACHUSETTS	10/04/2010	12/23/2010	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
COMMUNITY GUARANTY SVG BK	PLYMOUTH, NEW HAMPSHIRE
NORTHEAST BK	LEWISTON, MAINE

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCA POPOLARE VICENZA SCPAARL	FBSEA	Banca Popolare di Vicenza S.C.p.A, Vicenza, Italy, to establish a representative office in New York, New York, pursuant to Section 211.24(a) (1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch office located at 1000 Bryn Mawr Road, Carlisle, PA.	Newspaper:	02/18/2011
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
ORRSTOWN BK	SHIPPENSBURG, PENNSYLVANIA

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 19, 2011

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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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
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- NI = Needs to improve
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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
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NONE

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
HOCKING VALLEY BK	ATHENS, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares Inc., Danville, Virginia, to acquire 100% of the voting securities of MidCarolina Financial Corporation, Burlington, North Carolina, and thereby indirectly acquire MidCarolina Bank, Burlington, North Carolina.	Newspaper:	02/11/2011
			Federal Register:	03/14/2011
HARVEST BANCORP, INC.	CIC	Notice by Mr. Mehrdad Elie of Redwood City, California, to individually acquire up to 32%, and as a group acting in concert with Mr. Mesfin Ayenew, Potomac, Maryland; Mr. David P. Como, Napa, California; Mr. Charles Turnbaugh, Baltimore, Maryland; Mr. Robert L. Gossard, Burlingame, California; and Mr. Terrance M. Davis, Dillon Beach, California, to acquire in aggregate up to 41% of the voting securities of HarVest BanCorp, Inc., Gaithersburg, Maryland, and indirectly acquire shares of HarVest Bank of Maryland, Rockville, Maryland.	Newspaper:	Not available
			Federal Register:	02/18/2011
UNION FIRST MARKET BANK	* Branch	Union First Market Bank, Richmond, Virginia, to establish a branch at 437 Tiffany Drive, Waynesboro, Virginia.	Newspaper:	02/25/2011
			Federal Register:	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.

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
991621	CITIZENS B&TC, BLACKSTONE, VIRGINIA	10/18/2010	02/01/2011	S	Large Bank
3325759	SONABANK, MCLEAN, VIRGINIA	08/02/2010	01/27/2011	S	Int Sm Bank
274829	TRUPOINT BK, GRUNDY, VIRGINIA	10/04/2010	02/07/2011	S	Int Sm Bank

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
ANSON B&TC	WADESBORO, NORTH CAROLINA
BANK OF STANLY	ALBEMARLE, NORTH CAROLINA
CFG CMNTY BK	TOWSON, MARYLAND
CHESAPEAKE BK	KILMARNOCK, VIRGINIA
FARMERS BK WINDSOR VA	WINDSOR, VIRGINIA
FOUR OAKS B&TC	FOUR OAKS, NORTH CAROLINA
JOHN MARSHALL BK	FALLS CHURCH, VIRGINIA
OLD LINE BK	BOWIE, MARYLAND
VALLEY BK	ROANOKE, VIRGINIA
VIRGINIA BUS BK	RICHMOND, VIRGINIA
VIRGINIA CMNTY BK	LOUISA, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANCSHARES, INC.	* 3A1	Peoples Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of People Bank, both of Mendenhall, Mississippi.	Newspaper:	Not available
			Federal Register:	02/28/2011

District: 6

Federal Reserve Bank of Atlanta

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:

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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
2845755	FLAGLER BK, WEST PALM BEACH, FLORIDA	10/25/2010	02/09/2011	S	Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/18/2010	02/10/2011	S	Large Bank

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
ALIAN BK	ALEXANDER CITY, ALABAMA
CENTURY BK OF FL	TAMPA, FLORIDA
IBERIABANK	LAFAYETTE, LOUISIANA
LANDMARK BK OF FL	SARASOTA, FLORIDA
PARK AVE BK	VALDOSTA, GEORGIA
UNITED LEGACY BK	WINTER PARK, FLORIDA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period		
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Wilmington, Delaware, Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Marshall and Ilsley Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, and M&I Bank, FSB, Las Vegas, Nevada, and their nonbank subsidiaries, and the related application by Mike Merger Sub, LLC, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Marshall and Ilsley Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, and M&I Bank, FSB, Las Vegas, Nevada, and their nonbank subsidiaries.	Newspaper:	Not available	
	* 3A1		Federal Register:	03/22/2011	
	4c8				
	* 4c8				
	4c8				
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Charles M. Shea, Wilmette, Illinois, as an individual, and by the control group including the Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00, Chicago, Illinois, Charles M. Shea, Wilmette, Illinois, as Trustee, and Molly Boed, Wassenaar, Netherlands, as committee member of the Betty Bradshaw 2000 Irrevocable Trust dated 10/30/00, to acquire control of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire control of First Community Bank, Milton, Wisconsin and Citizens Savings Bank, Anamosa, Iowa.	Newspaper:	03/15/2011	
			Federal Register:	02/28/2011	

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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643340	EASTERN MI BK, CROSWELL, MICHIGAN	03/22/2010	02/11/2011	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
ALPINE B&TC	ROCKFORD, ILLINOIS
AMERICAN FOUND MORTGAGEBANC	BROOKFIELD, WISCONSIN
AMERICAN T&SB	DUBUQUE, IOWA
AMES CMNTY BK	AMES, IOWA
BANKERS BK	MADISON, WISCONSIN
BLISSFIELD ST BK	BLISSFIELD, MICHIGAN
CITIZENS BK	FLINT, MICHIGAN
COMMUNITY BK ELMHURST	ELMHURST, ILLINOIS
FARMERS ST BK	LAKE VIEW, IOWA
HINSDALE B&TC	HINSDALE, ILLINOIS
HOME T&SB	OSAGE, IOWA
IOWA ST SVG BK	KNOXVILLE, IOWA
LOGAN CTY BK	LINCOLN, ILLINOIS
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MARQUETTE BK	CHICAGO, ILLINOIS
NORTHERN TC	CHICAGO, ILLINOIS
NORTHWEST BK	SPENCER, IOWA
OSB CMNTY BK	BROOKLYN, MICHIGAN
SECURITY SVG BK	EAGLE GROVE, IOWA
TOWER B&TC	FORT WAYNE, INDIANA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

EVANSVILLE, WISCONSIN

UNION B&TC

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
TEXICO STATE BANK	Member	Texico State Bank, Texico, Illinois, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
BANK OF BARTLETT	BARTLETT, TENNESSEE
CENTENNIAL BK	CONWAY, ARKANSAS
DUQUOIN ST BK	DUQUOIN, ILLINOIS
FIRST ILLINOIS BK	EAST SAINT LOUIS, ILLINOIS
KING SOUTHERN BK	CHAPLIN, KENTUCKY
LEITCHFIELD DEPOSIT B&TC	LEITCHFIELD, KENTUCKY
LINDELL B&TC	SAINT LOUIS, MISSOURI
WARREN B&TC	WARREN, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
INTER-MOUNTAIN BANCORP., INC.	CIC	Change in Control Notice by Robert Karl Kamp, Manhattan, Montana, to gain control of Inter-Mountain Bancorp, Inc., Bozeman, Montana and thereby indirectly gain control of First Security Bank, Bozeman, Montana.	Newspaper: Federal Register:	Not available Not available
PSB FINANCIAL SHARES, INC.	CIC	Notice by Cara Mulder, Prinsburg, Minnesota, to join a group acting in concert with Myron Mulder, Prinsburg, Minnesota, to acquire and retain control of PSB Financial Shares, Inc., Prinsburg, Minnesota, and thereby indirectly acquire and retain control of Prinsbank, Prinsburg, Minnesota.	Newspaper: Federal Register:	Not available Not available
WEST 12 BANCORPORATION, INC.	CIC	Change in Control notice by John D. Connolly, Danvers, Minnesota, to acquire and retain 25% or more of the shares of West 12 Bancorporation, Inc., Danvers, Minnesota, and thereby indirectly acquire and retain control of State Bank of Danvers, Danvers, Minnesota.	Newspaper: Federal Register:	02/26/2011 03/04/2011
WILCOX BANCSHARES, INC.	CIC	Notice by Noah W. Wilcox, Grand Rapids, Minnesota, as an individual and as trustee of the Noah W. Wilcox Trust, Grand Rapids, to acquire 25% or more of the shares of Wilcox Bancshares, Grand Rapids, Minnesota, and thereby indirectly control Grand Rapids State Bank, Grand Rapids, Minnesota. Additionally, the Noah W. Wilcox Trust, trustees Noah W. Wilcox and Dorsey & Whitney Trust Company LLC, Sioux Falls, South Dakota, will acquire 10% or more of Wilcox Bancshares, and thus join the Wilcox Family Group, and thereby indirectly control Grand Rapids State Bank, Grand Rapids, Minnesota.	Newspaper: Federal Register:	03/08/2011 03/03/2011

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
AMERICAN ST BK OF GRYGLA	GRYGLA, MINNESOTA
COMMUNITY BK CORP	CHASKA, MINNESOTA
FIRST BK BALDWIN	BALDWIN, WISCONSIN
GLACIER BK	KALISPELL, MONTANA
GRAND MARAIS ST BK	GRAND MARAIS, MINNESOTA
LAKE COUNTY BK	SAINT IGNATIUS, MONTANA
SECURITY BK MN	ALBERT LEA, MINNESOTA
SECURITY FNCL BK	DURAND, WISCONSIN
STATE BK FNCL	LA CROSSE, WISCONSIN
STATE BK OF ALCESTER	ALCESTER, SOUTH DAKOTA
STATE BK OF TOWNSEND	TOWNSEND, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 19, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* Branch	Bank of Commerce, Yukon, Oklahoma, to establish a branch at 2500 S. Cornwell, Yukon, Oklahoma.	Newspaper: Federal Register:	03/04/2011 Not applicable
COMMERCE BANK AND TRUST HOLDING COMPANY	4c8	Notification filed by Commerce Bank & Trust Holding Company, Topeka, Kansas, to retain 22.98 percent of Financial Institution Technologies, Topeka, Kansas, and thereby indirectly engage in data processing.	Newspaper: Federal Register:	Not applicable 03/08/2011
NATIVE AMERICAN BANCORPORATION CO.	CIC	Notification by The Eyak Corporation, Anchorage, Alaska, to acquire control of Native American Bancorporation Co., parent of Native American Bank, National Association, both in Denver, Colorado.	Newspaper: Federal Register:	Not available Not available
NORCON FINANCIAL CORP.	CIC	Notice submitted by Jeffrey J. Heiman and Jerod J. Heiman, both of Wichita, Kansas, to retain control of Norcon Financial Corp., parent of Conway Bank, National Association, both in Conway Springs, Kansas.	Newspaper: Federal Register:	02/11/2011 01/03/2011
SHELTON ENTERPRISES, INC.	CIC	Notice submitted by the D. Vaughn Gangwish, Albuquerque, New Mexico and Karin Walsh, Shelton, Nebraska, in an individual capacity; and Lois Gangwish, Shelton, Nebraska, as a member of the family group acting in concert, to acquire control of Shelton Enterprises, Inc., parent of First State Bank of Shelton, both in Shelton, Nebraska.	Newspaper: Federal Register:	03/02/2011 03/02/2011

Federal Reserve Bank of Kansas City

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
398051	FARMERS & MRCH BK ASHLAND, ASHLAND, NEBRASKA	11/15/2010	02/08/2011	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
TEXAS FIRST BANK	* 18C	Texas First Bank, Texas City, Texas, to merge with affiliate Texas First Bank, Santa Fe, Texas, and to establish nine branches at the following locations: 12402 Hwy., 6, Santa Fe, TX 77510; 6128 Hwy. 6, Hitchcock, TX 77563; 2625 South Loop 35, Alvin, TX 77511; 5675 FM 646, Dickinson, TX 77539; 4301 Hwy.3, Dickinson, TX 77539; 111 West Parkwood, Friendswood, TX 77546; 3000 FM 1764, La Marque, TX 77568; 111 South Hwy. 3, League City, TX 77573; and 2343 North Main St., Pearland, TX 77581.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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 Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
FIRST B&TC	DAWSON, TEXAS
STATE BK TX	HOUSTON, TEXAS
TRANSPICOS BANKS	PECOS, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 19, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	Not available Not applicable
CASCADE BANCORP	CIC	Michael Fayne Rosinus, of Winnetka, Illinois, to acquire 0.11 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire voting shares of Bank of the Cascades, both of Bend, Oregon, and join with BOTC Holdings LLC with respect to its investment in Cascade Bancorp, resulting in a total collective acquisition of 24.46% of the voting shares of Cascade Bancorp.	Newspaper: Federal Register:	Not available 03/09/2011
CENTRAL PACIFIC FINANCIAL CORP.	CIC	1) ACMO-CPF, L.L.C., New York, New York, and persons that are acting with or control ACMO-CPF, L.L.C. (Anchorage Capital Master Offshore, Ltd., ACPO Master, L.P., Anchorage Capital Partners Offshore, Ltd., ACPO Master, Ltd., all of Grand Cayman, Cayman Islands; Anchorage Capital Partners, L.P., Anchorage Capital Group, L.L.C. (f/k/a Anchorage Advisors, L.L.C.), Anchorage Capital, L.L.C. (f/k/a Anchorage Capital Group, L.L.C.), Anchorage Capital Management, L.L.C., Anchorage Advisors Management, L.L.C., all of Wilmington, Delaware; and Kevin Ulrich and Anthony Davis, both of New York, New York, to acquire up to 24.9 percent of Central Pacific Financial Corp., Honolulu, Hawaii, and thereby indirectly acquire control of Bancorp's subsidiary, Central Pacific Bank, Honolulu, Hawaii; and Central Pacific Corp, Honolulu, Hawaii, to appoint Alvaro Jose Aguirre as a Director.	Newspaper: Federal Register:	Not available 12/17/2010

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Second Quarter of 2011 (April 1, 2011 - June 30, 2011)

Institution	Location
BANK OF HAWAII	HONOLULU, HAWAII
BANK OF UT	OGDEN, UTAH

* Subject to the provisions of the Community Reinvestment Act