
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 2, 2011

Bank Holding Companies

First Niagara Financial Group, Buffalo, New York, and FNFG Merger Sub, Inc. -- application to acquire New Alliance Bancshares, Inc., New Haven, Connecticut, and its subsidiary bank, NewAlliance Bank.

- Approved, March 31, 2011

Monetary and Financial Policy

American International Group, Inc., New York, New York -- process for disposition of assets held by Maiden Lane II, LLC.

- Approved, March 29, 2011

Term Deposit Facility -- TDF auction of \$5 billion in 28-day term deposits on April 4, 2011.

- Announced, March 30, 2011

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Jeff Stehm as senior associate director; Susan Foley as associate director; Michael Lambert as deputy associate director; and Jennifer Lucier and Stuart Sperry as assistant directors.

- Announced, March 29, 2011

Regulations and Policies

Credit Risk Retention -- publication for comment of proposed interagency rules requiring sponsors of asset-backed securities to retain a percentage of the credit risk of the assets underlying the securities, in accordance with the Dodd-Frank Act.

- Approved, March 28, 2011

Regulations and Policies

Incentive Compensation -- publication for comment of interagency proposed rule on incentive compensation arrangements at covered financial institutions, in accordance with the Dodd-Frank Act.

- Approved, March 3, 2011

(A/C)

Regulation HH (Financial Market Utilities) -- publication for comment of a proposed rule related to the supervision of systemically important financial market utilities, in accordance with the Dodd-Frank Act.

- Proposed, March 28, 2011

Enforcement

First American International Corporation, Brooklyn, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, March 29, 2011

First Financial Holding Co., Ltd., Taipei, Taiwan; First Commercial Bank, Ltd.; and First Commercial Bank Los Angeles Branch, Los Angeles, California -- written agreement with the Federal Reserve Bank of San Francisco and the State of California Department of Financial Institutions.

- Announced, March 31, 2011

H.2 Actions under delegated authority

March 27, 2011 to April 2, 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

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to retroactively establish agency offices at 4211 Waialae Avenue, Suite 200, Honolulu, and 4421 Kukui Grove Street, Lihue.

- Approved, March 31, 2011

St. Louis

Evolve Bank & Trust, West Memphis, Arkansas -- to establish a branch at 6070 Poplar Avenue, Suite 100, Memphis, Tennessee.

- Approved, March 31, 2011

St. Louis

Southern Bancorp Bank, Arkadelphia, Arkansas -- to establish a branch at 1888 Main Street Crossing, Suite D, Madison, Mississippi.

- Approved, March 29, 2011

Chicago

Town & Country Bank, Springfield, Illinois -- to establish a branch at 445 North Franklin Street, Decatur.

- Approved, March 30, 2011

Bank Holding Companies

San Francisco

Bridge Capital Holdings, San Jose, California -- to form a wholly owned subsidiary, Bridge Asset Management, Inc., San Jose, to engage in extending credit and servicing loans.

- Approved, March 31, 2011

Bank Holding Companies

Richmond

Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina -- to acquire Community Bank of Rowan, Salisbury.

- Approved, March 31, 2011

Minneapolis

Western State Agency, Inc., Employee Stock Ownership Plan and Trust, Devils Lake, North Dakota -- to become a bank holding company and to acquire shares of Western State Agency, Devils Lake, and thereby indirectly acquire Western State Bank.

- Approved, March 30, 2011

Bank Mergers

Richmond

StellarOne Bank, Christiansburg, Virginia -- to assume certain liabilities of the Lexington branch of Essex Bank, Tappahannock.

- Approved, March 30, 2011

Kansas City

The Union State Bank of Everest, Everest, Kansas -- to merge with Bank of McLouth, McLouth, and thereby establish a branch.

- Withdrawn, March 29, 2011

Change in Bank Control

Atlanta

Citizens Bancorp of Winfield, Inc., Winfield, Alabama -- to retain control of Citizens Bancorp and its subsidiary bank, Citizens Bank of Winfield.

- Permitted, April 1, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2

Federal Reserve Bank of New York

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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 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 2, 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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NONE					

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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 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL BANCORP, INC.	* 3A1	Carroll Bancorp, Inc., Sykesville, Maryland, to become a bank holding company through the acquisition of 100% of the voting stock of Carroll Community Bank, Sykesville, Maryland, upon its conversion from a mutual state savings bank to a state-chartered stock commercial bank.	Newspaper: Federal Register:	Not available 04/21/2011
FIRST VIRGINIA COMMUNITY BANK	* Branch	First Virginia Community Bank, Fairfax, Virginia, to establish a branch at 11260 Roger Bacon Drive, Suite 101, Reston, Virginia	Newspaper: Federal Register:	04/11/2011 Not applicable

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

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
IBERIABANK	* 18C	IBERIABANK, Lafayette, Louisiana, to merge with Cameron State Bank, Lake Charles, Louisiana.	Newspaper:	04/29/2011
	* Branch		Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MIDWEST	* 18C	Bank Midwest, Spirit Lake, Iowa, to merge with Farmers State Bank of Sherburn, Sherburn, Minnesota. As a result of the merger, Bank Midwest will establish a branch office at 33 North Main Street, Sherburn, Minnesota.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIRST MID-ILLINOIS BANCSHARES, INC.	CIC	Notice by Gary W. Melvin, Alex J. Melvin, David W. Melvin and Laura A. Voyles, each of Sullivan, Illinois, as a group acting in concert, to acquire more than 10 percent of the voting shares of First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, and thereby indirectly control First Mid-Illinois Bank & Trust, National Association, Mattoon, Illinois.	Newspaper:	03/27/2011
			Federal Register:	03/30/2011
HOME FINANCIAL BANCORP	* 3A1	Home Financial Bancorp, Spencer, Indiana, to become a bank holding by acquiring 100 percent of the voting shares of Owen Community Bank, s.b., Spencer, Indiana, and also, proposes to engage in insurance agency activities through its subsidiary, OCB Insurance Agency, Inc., Spencer, Indiana.	Newspaper:	04/15/2011
	4c8		Federal Register:	04/14/2011
HOMETOWN BANCORP, LTD.	CIC	Notice by Ralph C. Stayer, Naples, Florida, individually, and Ralph C. Stayer together with Shelly A. Stayer, Naples, Florida, the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, the Shelly A. Stayer 2010 Childrens Trust, Michael G. Kuechler and Mary A. Kuechler, Fond du Lac, Wisconsin, Michael G. Kuechler and Ralph C. Stayer as trustees of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, and Michael G. Kuechler and Mary A. Kuechler as trustees of the Shelly A. Stayer 2010 Childrens Trust, as a group acting in concert, to acquire 10 percent or more of the voting shares of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin, and thereby indirectly acquire control of Hometown Bank, Fond du Lac, Wisconsin.	Newspaper:	03/18/2011
			Federal Register:	04/21/2011
NEWELL BANCSHARES, INC.	CIC	Notice by Lucinda Hill Alden, Los Angeles, California, as trustee for The Gilbert D. Hill Descendant's Trust, The Roberta E. Hill Descendant's Trust, The Julie Hill Irrevocable Trust Dated April 7, 2003, and the Lucinda Hill Irrevocable Trust Dated April 7, 2003, all of Los Angeles, California, to retain control of Newell Bancshares, Inc., Newell, Iowa, and thereby indirectly control First Community Bank, Newell, Iowa.	Newspaper:	04/20/2011
			Federal Register:	04/04/2011
NORTHWEST BANK	Member	Northwest Bank, Spencer, Iowa, to become a member in the Federal Reserve System following its conversion from a federal savings association to an state chartered state bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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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 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE CORPORATION	CIC	Notice by Stuart James Sneer, Mankato, Minnesota, as a trustee of three Sneer Family trusts to individually acquire control of 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly acquire control of United Prairie Bank, Mountain Lake, Minnesota. Notice by Jeffrey Lee Weldon, Mankato, Minnesota, as a trustee of four Sneer Family trusts to individually acquire control of 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly acquire control of United Prairie Bank, Mountain Lake, Minnesota. Notices by Jennifer Susan Johnson, Chanhassen, Minnesota, as trustee of three Sneer Family trusts, the Stuart James Sneer Revocable Trust, the Stuart James Sneer Irrevocable Trust I, the Stuart James Sneer Irrevocable Trust II, the Jennifer Susan Johnson Revocable Trust, the Jennifer Susan Johnson Irrevocable Trust I, and the Jennifer Susan Johnson Irrevocable Trust II, all of Mankato, Minnesota, to join the James and Susan Sneer Family Group which controls 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly controls United Prairie Bank, Mountain Lake, Minnesota.	Newspaper: Federal Register:	Not available 04/15/2011
FIRST INTERSTATE BANCSYSTEM, INC.	CIC	Retroactive notice by Riki Rae Davidson, Devin Scott, Kayla Scott, Shad Scott, and Shann Scott, all of Billings, Montana, individually; First Interstate Bank as trustee of three separate Scott family trusts; Sandra Suzor as Voting Agent of five separate Scott family trusts; Susan Baker as Voting Agent of one Scott family trust; and as co-trustee of one Scott family trust; Homer Rollins Scott as Voting Agent of two separate Scott family trusts; and Charles Heyneman as Voting Agent of two separate Scott family trusts, for approval to join the Scott Family Group, which controls 25 percent or more of First Interstate BancSystem, Inc., Billings, Montana, and thereby indirectly controls First Interstate Bank, Billings, Montana.	Newspaper: Federal Register:	Not available Not available
GEBSCO, INC.	CIC	Change in Control Notice by Najib G. Schlosstein, Arcadia, Wisconsin, to acquire 25 percent or more of the shares of GEBSCO, Mondovi, Wisconsin, and thereby indirectly gain control of Alliance Bank, Mondovi, Wisconsin. In addition, Castlerock Museum, Inc., Alma, Wisconsin, to retain shares of GEBSCO, Mondovi, Wisconsin, and thereby join the Schlosstein Family Group which controls 25 percent or more of GEBSCO, Mondovi, Wisconsin.	Newspaper: Federal Register:	04/12/2011 04/11/2011

* Subject to the provisions of the Community Reinvestment Act

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 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAILEYVILLE BANCSHARES, INC.	CIC	Notification by Paul R. Boeding and Marilyn E. Boeding, both of Seneca, Kansas, to acquire control of Baileyville Bancshares, Inc., parent of Baileyville State Bank, both in Seneca, Kansas.	Newspaper: Federal Register:	Not available Not available
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with First National Bank of Borger, Panhandle, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
LAWRENCE FINANCIAL CORPORATION	CIC	Notification by Todd L. Sutherland, Lawrence, Kansas, individually and as trustee of the Todd L. Sutherland 2005 Revocable Trust, to acquire control of Lawrence Financial Corporation, parent of The University National Bank of Lawrence, both in Lawrence, Kansas.	Newspaper: Federal Register:	Not available Not available
SECURITY NATIONAL CORPORATION	CIC	Notification by James E. Landen, Omaha, Nebraska, as trustee of the Mary M. Huerter Irrevocable Trust; the Megan L. Huerter Irrevocable Trust; the James V. Huerter III Irrevocable Trust; the Rebecca F. Huerter Irrevocable Trust; the Thomas L. Huerter Irrevocable Trust; the Mary C. Landen Irrevocable Trust; the Clarence L. Landen IV Irrevocable Trust; the Kelly A. Landen Irrevocable Trust; the Elizabeth L. Kerr Irrevocable Trust; the Jordan M. Kerr Irrevocable Trust; and the J. Michael Kerr Jr. Irrevocable Trust, all of Omaha, Nebraska, to retain control of Security National Corporation, Omaha, Nebraska, parent of Security National Bank of Omaha, Omaha, Nebraska.	Newspaper: Federal Register:	04/30/2011 04/11/2011

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* 18C	Comerica Bank, Dallas, Texas, to merge with Sterling Bank, Houston, Texas; and to establish the 61 offices of Sterling Bank, Houston, Texas, as branches of Comerica Bank, Dallas, Texas.	Newspaper:	03/27/2011
	* Branch		Federal Register:	Not applicable
VB TEXAS, INC.	* 3A3	VB Texas, Inc., Houston, Texas, to acquire 100 percent of Founders Bank, SSB, Sugar Land, Texas, by merging Vista Bank Texas, Houston, Texas, its wholly owned subsidiary, with Founders Bank, SSB.	Newspaper:	04/23/2011
			Federal Register:	04/22/2011

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 2, 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
COMMUNITY FINANCIAL GROUP, INC.	CIC	Interagency Notice of Change in Control by Wheatland Bank Employee Stock Ownership Plan to retain control of 23.71 percent of the voting shares of Community Financial Group, Inc., and indirectly Wheatland Bank, all of Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
COMMUNITY FINANCIAL GROUP, INC.	CIC	Interagency Notice of Change in Control by Susan Marie Horton, Cheney, Washington, and immediate family members, Rose and Raymond Pittman, Cheney, Washington, Ted D. Rhodes, Cheney, Washington, and Wheatland Bank ESOP, Spokane, Washington, acting in concert to retain control of 22.13 percent of the voting shares of Community Financial Group, Inc., and indirectly Wheatland Bank, both of Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
EAST WEST BANK	Foreign Branch	East West Bank, Pasadena, California, has applied to establish a foreign branch in Taipei, Taiwan, pursuant to the 30-day prior notice procedure in section 211.3(b)(2) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
HOME FEDERAL BANCORP, INC.	* 3A1	Home Federal Bancorp, Inc., to become a bank holding company by acquiring 100 percent of Home Federal Bank, both of Nampa, Idaho.	Newspaper: Federal Register:	Not available 04/25/2011
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to acquire up to 24.9 percent of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, and Morgan Stanley Private Bank, National Association, Purchase, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 04/25/2011

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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- 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