
Federal Reserve Release



H.2

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

No. 36

Week Ending September 3, 2011

Forms

Forms -- initial Board review to implement the Capital Assessments and Stress Testing information collection (FR Y-14A and FR Y-14Q).

- Proposed, August 31, 2011

Regulations and Policies

Regulation OO (Supervised Securities Holding Companies Registration) -- publication for comment of proposed rule outlining the procedures for securities holding companies to elect to be supervised by the Federal Reserve, in accordance with the Dodd-Frank Act.

- Announced, August 31, 2011

Enforcement

Bank of the Carolinas Corporation, Mocksville, North Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, September 1, 2011

CB Holding Corp., Aledo, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, August 30, 2011

Community State Bank, Poteau, Oklahoma -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 1, 2011

The Goldman Sachs Group, Inc., New York, New York, and Goldman Sachs Bank USA -- issuance of a consent order to address deficient practices in residential mortgage loan servicing and foreclosure processing involving its former subsidiary, Litton Loan Servicing LP, Houston, Texas.

- Announced, September 1, 2011

Enforcement

Lindell Bank and Trust Company, St. Louis, Missouri -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 1, 2011

Pacific Commerce Bank, Los Angeles, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, September 1, 2011

Whitaker Bank, Lexington, Kentucky -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 1, 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

Union First Market Bank, Richmond, Virginia -- to establish a branch at Three James Center, 1051 East Cary Street, Suite 103, Richmond.

- Approved, September 2, 2011

Bank Holding Companies

St. Louis

Cedar Bancorp, Inc., Mt. Vernon, Illinois, and Dix Acquisition Corporation -- waiver of application to acquire Dix Bancshares, Inc., Dix, in connection with the merger of their respective subsidiary banks, Community First Bank of the Heartland, Mt. Vernon, and First State Bank of Dix, Dix.

- Granted, August 29, 2011

Director, BS&R

Clinton Financial Services, MHC, Clinton, Massachusetts, and Wachusett Financial Services, Inc. -- relief from certain commitments.

- Granted, August 29, 2011

Philadelphia

Customers Bancorp, Inc., Phoenixville, Pennsylvania -- to become a bank holding company with respect to Customers Bank, Phoenixville; for Berkshire Bancorp, Wyomissing, to merge with and into Customers Bancorp; and for Berkshire Bank, Wyomissing, to merge with and into Customers Bank, Phoenixville.

- Approved, September 2, 2011

Bank Holding Companies

New York

ES Bancshares, Inc., Newburgh, New York -- to engage de novo through its newly formed subsidiary, Empire Lockbox Settlements, Inc., Newburgh, in servicing extensions of credit.

- Approved, September 1, 2011

Dallas

Integrity Bancshares, Inc., Houston, Texas -- to become a bank holding company and to acquire Integrity Bank, SSB, Houston.

- Withdrawn, September 1, 2011

Atlanta

North American Financial Holdings, Inc., Miami, Florida -- waiver of application to acquire Green Bankshares, Inc., Greenville, Tennessee, in connection with the merger of their respective subsidiary banks, Capital Bank, N.A., Miami, Florida, and GreenBank, Greenville, Tennessee.

- Granted, September 2, 2011

Atlanta

Peoples Bancshares, Inc., Mendenhall, Mississippi -- to become a bank holding company and to acquire Peoples Bank, Mendenhall.

- Approved, September 2, 2011

Bank Mergers

Richmond

Sonabank, McLean, Virginia -- to acquire certain assets and assume certain liabilities of the Midlothian branch of Bank of Hampton Roads, Norfolk.

- Approved, August 29, 2011

Change in Bank Control

Richmond

Congressional Bancshares, Inc., Bethesda, Maryland -- change in bank control of Congressional and its subsidiary bank, Congressional Bank, Potomac.

- Permitted, August 30, 2011

Kansas City

Evergreen Bancorporation, Evergreen, Colorado -- to retain control of Evergreen and its subsidiary bank, Evergreen National Bank, Evergreen.

- Permitted, August 30, 2011

Chicago

First Community Bancshares Corp., Anamosa, Iowa -- change in bank control of First Community and its subsidiary banks, Citizens Savings Bank, Anamosa, and First Community Bank, Milton, Wisconsin.

- Permitted, August 29, 2011

Membership

St. Louis

Bank of Star City, Star City, Arkansas -- to become a member of the Federal Reserve System.

- Approved, August 31, 2011

Atlanta

USAmeriBank, Clearwater, Florida -- to become a member of the Federal Reserve System.

- Approved, September 2, 2011

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on August 9 and of the conference call on August 1, 2011.

- Published, August 30, 2011

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 3, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
SALEM FIVE BANCORP	* 3A3 * 3A5 4c8	Application by Salem Five Bancorp, MHC, Salem, Massachusetts, to acquire Stoneham Savings Bank, Stoneham, Massachusetts, following its reorganization into a mutual holding company structure, and to establish Stoneham Properties, LLC, pursuant to sections 3(a)(3), 3(a)(5), 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 09/26/2011
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts, seek prior notice pursuant to Section 211.9(f) of Regulation K to acquire and invest in four indirect subsidiaries of SSIH, in excess of the aggregate investment limits.	Newspaper: Federal Register:	Not applicable Not applicable
STONEHAM BANCORP MHC	* 3A1	Application by Stoneham Bancorp, MHC, Stoneham, Massachusetts, to become a mutual bank holding company by acquiring Stoneham Savings Bank, Stoneham, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended. The sole purpose of the reorganization is to facilitate Salem Five Bancorp, MHCs proposed acquisition of Stoneham Savings Bank.	Newspaper: Federal Register:	Not available 09/26/2011

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
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 September 3, 2011

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, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available Not available
RBC DEXIA INVESTOR SERVICES BANK S.A.	FBSEA	RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Luxembourg, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.24(a) (1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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275509	COMMUNITY BK OF BERGEN CTY, MAYWOOD, NEW JERSEY	02/22/2010	08/31/2011	S	Small Bank

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 September 3, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUSTOMERS BANK	* Branch	Customers Bank, Phoenixville, PA, to establish a branch office at 102 South Ridge Street, Rye Brook, NY.	Newspaper: Federal Register:	09/15/2011 Not applicable
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Managers LLC and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA.	Newspaper: Federal Register:	Not available 09/20/2011
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 09/21/2011

District: 3

Federal Reserve Bank of Philadelphia

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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- 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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 3, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
EDON BANCORP, INC.	* 3A1	Edon Bancorp, Inc., Edon, OH to become a bank holding company by acquiring 100% of the voting shares of the Edon State Bank Company of Edon, Edon, OH, pursuant to section 3(a)(1)	Newspaper:	09/18/2011
			Federal Register:	09/23/2011
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, Ohio notice of intent to establish a bank branch at 6651 Lake Worth Road, Lake Worth, Florida 33467	Newspaper:	09/07/2011
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

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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- 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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 3, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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.

Table with 6 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Rows include ANSON B&TC, BANK OF STANLY, CFG CMNTY BK, FOUR OAKS B&TC, JOHN MARSHALL BK, RBC BK USA, VALLEY BK.

Table with 2 columns: CRA Examinations scheduled for, Quarter of. Row contains Institution, Location, and NONE.

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 3, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO CAM, S.A.U.	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international branch office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BANKIA, S.A.	FBSEA	Bankia, S.A., Valencia, Spain, to establish an international branch in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BANKUNITED, INC.	* 3A1 * 4c8 4c8	BankUnited, Inc., Miami Lakes, Florida, to perform the following (1) become a bank holding company by acquiring 100 percent of the outstanding shares of Herald National Bank, New York, New York; (2) retain BankUnited, a federal savings association, and thereby continue engaging in operating a savings association, and (3) retain BankUnited Investment Services, Inc., and thereby continue engaging in serving as investment adviser.	Newspaper: Federal Register:	09/10/2011 09/19/2011
BLUE RIDGE HOLDINGS, INC.	4c8	Blue Ridge Holdings, Inc., Atlanta, Georgia, to acquire 100 percent of the outstanding shares of SAGE Southeastern Securities, Inc., Atlanta, Georgia, and thereby engage in investment advisory activities.	Newspaper: Federal Register:	Not applicable 09/16/2011
FIRST STATE BANK OF THE FLORIDA KEYS HOLDING COMPANY	CIC	Prior change in control notice filed by Luis Enrique Cobo and Ana A. Cobo, individually, and Terry Mark Jones and April Jones, individually, all of Key West, Florida, to acquire an additional 48.708 shares of the outstanding common stock of First State Bank of the Florida Keys Holding, and its subsidiary, First State Bank of the Florida Keys, both of Key West, Florida. Total pro forma ownership for each couple will be 12.75 percent.	Newspaper: Federal Register:	Not available 09/14/2011
FOUR COUNTY BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Richard A. Dykes, Danville, Georgia; Jerry Van Dykes, Cochran, Georgia; and the Everett Dykes Estate to retain 37.3 percent of the outstanding voting shares of Four County Bancshares, Inc., and its subsidiary, Four County Bank, both of Allentown, Georgia.	Newspaper: Federal Register:	Not available 09/16/2011

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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- 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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 3, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATBANCORP	* 3A3	ATBancorp, Dubuque, Iowa, to acquire up to 100 percent of the outstanding voting shares of United American Bank, San Mateo, California.	Newspaper: Federal Register:	Not available 09/19/2011
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 09/12/2011
EVANS BANCSHARES, INC.	CIC	Notice by Paul L. Martin and Pamela J. Martin, Bradenton, Florida, to gain control of Evans Bancshares, Inc., Evansdale, Iowa, and thereby indirectly control First Security State Bank, Evansdale, Iowa. Paul and Pamela Martin will collectively increase their ownership from 9.63 percent to 12.43 percent with the purchase of 2000 shares.	Newspaper: Federal Register:	09/15/2011 08/01/2011
OOSTBURG BANCORP, INC.	4c8	Oostburg Bancorp, Inc., Oostburg, Wisconsin, proposes to establish OSC Consulting Services, LLC, Oostburg, Wisconsin, to provide compliance services to its subsidiary bank and two unaffiliated banks, and thereby engage in the nonbanking activity of management consulting and counseling activities.	Newspaper: Federal Register:	Not applicable 09/21/2011

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 3, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Notices by (1) the Henry C. Kirschner Trust B1, the Henry C. Kirschner Trust A2, David E. Kirschner and Margaret Kirschner, individually and as co-trustees of the Henry C. Kirschner Trust B1 and the Henry C. Kirschner Trust A2, the David E. Kirschner Declaration of Trust and David E. Kirschner as trustee, the Margaret Kirschner Declaration of Trust and Margaret Kirschner as trustee, The Noble Foundation, Philip and Cheryl Kirschner, Khajha Kirschner, Pamela Kirschner Bolduc, the Mary C. Kirschner 2007 Trust, and David E. Kirschner as trustee of the Mary C. Kirschner 2007 Trust, to retain, as a group acting in concert, over 25 percent of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois;(2) Margaret Kirschner, individually and as trustee and co-trustee of various trusts, to retain over 25% of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois; and 3) David E. Kirschner, individually and as trustee and co-trustee of various trusts, to retain over 25% of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois.	Newspaper:	08/24/2011
			Federal Register:	08/11/2011
WAUKON STATE BANK	* 18C * Branch	Waukon State Bank, Waukon, Iowa, to merge with Viking State Bank and Trust, Decorah, Iowa. As a result of the merger, Waukon State Bank, will establish a branch office at 321 W Water Street, Decorah, Iowa and 1801 Old Stage Road, Decorah, Iowa.	Newspaper:	09/02/2011
			Federal Register:	Not applicable
WHEATON BANK & TRUST COMPANY	* Branch	Wheaton Bank & Trust Company, Wheaton, Illinois, to establish a branch facility to be located at 5 South Washington Street, Naperville, Illinois.	Newspaper:	09/09/2011
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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
595430	STATE BK THE LAKES, ANTIOCH, ILLINOIS	07/19/2010	08/25/2011	S	Large Bank
2298995	VILLAGE B&TC, ARLINGTON HEIGHTS, ILLINOIS	11/15/2010	08/25/2011	S	Large Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 3, 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

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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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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending September 3, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	4c8	Central Bancshares Inc., Golden Valley, Minnesota, to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not applicable
CLINTON BANCSHARES, INC.	CIC	Retroactive change in control notice by Paul K. Steen, Edina, Minnesota, and James R. Steen, Fargo, North Dakota, to each retain 25% or more of the shares of Clinton Bancshares, Inc., Clinton, Minnesota, and thereby indirectly retain control of Clinton State Bank, Clinton, Minnesota.	Newspaper: Federal Register:	08/26/2011 09/13/2011
FIRST MONTANA BANK, INC.	Premises	First Montana Bank, Libby, Montana, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable Not applicable
MERCHANTS STATE BANK	* Branch	Merchants State Bank, Freeman, South Dakota, to establish a de novo branch in Irene, South Dakota.	Newspaper: Federal Register:	09/09/2011 Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
21359	AMERICAN ST BK OF GRYGLA, GRYGLA, MINNESOTA	05/10/2011	08/17/2011	S	Small Bank

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 September 3, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANCSHARES, INC.	* 3A3	American State Bancshares, Inc., Great Bend, Kansas, to acquire 100 percent of the voting shares of Rose Hill Bancorp, Inc., parent of Rose Hill Bank, both in Rose Hill, Kansas.	Newspaper: Federal Register:	Not available 09/16/2011
FIRST KENESAW COMPANY	CIC	Notice submitted by the John A. Hohlen and Lynn A. Hohlen, Juniata, Nebraska; Mark J. Keiser and Peggy O. Keiser, Juniata, Nebraska; Gaylin R. Prior and Mary L. Prior, Hastings, Nebraska; and Dennis R. Utter and Kathryn C. Utter, Hastings, Nebraska; as members of a group acting in concert, to acquire control of First Kenesaw Company, parent of Adams County Bank, both in Kensaw, Nebraska.	Newspaper: Federal Register:	09/18/2011 09/16/2011
MABREY BANCORPORATION, INC.	4c8	Mabrey Bancorporation, Inc., Okmulgee, Oklahoma, to engage indirectly in mortgage lending activities, through the acquisition of a 16.33 percent interest in Century Home Mortgage of Oklahoma, LLC, Tulsa, Oklahoma (to be known as Oklahoma Mortgage Lenders), a series of The Lending Partners, Ltd., Plano, Texas, by Citizens Security Bank & Trust Company, Bixby, Oklahoma.	Newspaper: Federal Register:	Not applicable Not applicable
WEED INVESTMENT GROUP, INC.	CIC	Notification by Gregory J. Weed, Cheyenne Wells, Colorado, to acquire control of Weed Investment Group, Inc., parent of The Eastern Colorado Bank, both in Cheyenne Wells, Colorado.	Newspaper: Federal Register:	Not available 09/20/2011

District: 10

Federal Reserve Bank of Kansas City

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
704559	METCALF BK, LEES SUMMIT, MISSOURI	05/16/2011	08/30/2011	S	Large Bank
95659	MORRIS ST BK, MORRIS, OKLAHOMA	05/02/2011	08/04/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 3, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN COUNTY BANCSHARES, INC.	CIC	James Philip O'Jibway, Bellville, Texas, individually; and James Phillip O'Jibway, Kay Holmes O'Jibway, Justin Glenn Brandt, and Jill O'Jibway Brandt, all of Bellville, Texas; Jeffrey Philip O'Jibway, Joseph Austin O'Jibway, and Toby Don O'Jibway, all of Austin, Texas; Jay William O'Jibway of Fort Worth, Texas; and William Beckham Holmes Jr. and Glenda Gabbard Holmes of Boulder, Colorado, (collectively known as the "O'Jibway Family Group") to retain control of 10 percent or more of the shares of, and thereby control of Austin County Bancshares, Inc., and indirectly Austin County State Bank, both of Bellville, Texas.	Newspaper: Federal Register:	Not available 08/24/2011
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 1560 W. Magnolia Avenue, Fort Worth, Texas 76104.	Newspaper: Federal Register:	Not available Not applicable
DIRECTEX HOLDING CORP.	* 3A1	DirecTex Holding Corp., Tyler, Texas, to become a bank holding company by acquiring more than 25 percent but less than 50 percent of Gladewater National Bank, Gladewater, Texas.	Newspaper: Federal Register:	Not available 09/26/2011
FIRSTPERRYTON BANCORP, INC.	CIC	Notice by Carl W. Ellis, Imperial Beach, California, individually; and (i) Carl W. Ellis; Linda Ellis McGarraugh, Perryton, Texas; and Benjamin Drew Ellis, II, Perryton, Texas as a group acting in concert; and (ii) Timothy Rodgers Ellis, Big Spring, Texas; Kenneth Ellis, Austin, Texas; and Donald Smith Ellis, Amarillo, Texas, as a group acting in concert (together, the "Notificants") to acquire 10 percent or more of the shares and thereby control of FirstPerryton Bancorp, Inc., Perryton, Texas, and indirectly control FirstBank Southwest, Amarillo, Texas.	Newspaper: Federal Register:	Not available 09/21/2011
UNITED BANK OF EL PASO DEL NORTE	* Branch	United Bank of El Paso Del Norte, El Paso, Texas, to establish a branch to be located at 401 E. Main Street, El Paso, Texas, 79901.	Newspaper: Federal Register:	Not available Not applicable

District: 11

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 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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 3, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., CCFW, Inc., SCJ, Inc., and CCI One Acquisition Corporation, all of Irvine, California, to acquire 100 percent of the voting securities of Santa Lucia Bancorp and thereby indirectly acquire a greater controlling interest in Santa Lucia Bank, both of Atascadero, California.	Newspaper: Federal Register:	08/17/2011 09/02/2011
MISSION COMMUNITY BANK	* 18C	Santa Lucia Bank, Atascadero, California, to merge with and into Mission Community Bank, San Luis Obispo, California.	Newspaper: Federal Register:	Not available Not applicable
NARA BANCORP, INC.	* 3A5	Nara Bancorp, Inc. to acquire Center Financial Corporation, both of Los Angeles, California.	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.

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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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act