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**Federal Reserve Release**

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*H.2*

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

*No. 11*

*Week Ending March 17, 2012*

Bank Holding Companies

Capital One Financial Corporation, McLean, Virginia -- commenters' requests for reconsideration of the Board's approval of Capital One's application to acquire ING Bank, fsb, Wilmington, Delaware.

- Denied, March 16, 2012

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$3 billion in 28-day term deposits on March 19, 2012.

- Announced, March 14, 2012

Enforcement

Central Bancorp, Inc., Garland, Texas -- written agreement with the Federal Reserve Bank of Dallas and the Banking Commissioner of the Texas Department of Banking.

- Announced, March 13, 2012

Citizens Bancshares, Inc., Edmond, Oklahoma, and The Citizens Bank of Edmond -- written agreement dated January 27, 2010, terminated March 13, 2012.

- Announced, March 15, 2012

Credit Suisse AG, Zurich, Switzerland -- cease and desist order dated December 16, 2009, terminated March 14, 2012.

- Announced, March 15, 2012

## **H.2 Actions under delegated authority**

**March 11, 2012 to March 17, 2012**

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**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

**MA** Monetary Affairs

### **Bank Branches, Domestic**

#### New York

The Adirondack Trust Company, Saratoga Springs, New York -- to establish a branch at 320-322 Ruhle Road South, Ballston Lake.

- Approved, March 16, 2012

### **Bank Holding Companies**

#### Dallas

Viewpoint Financial Group, Inc., Plano, Texas -- waiver of application to merge with Highlands Bancshares, Inc., Dallas, in connection with the merger of their respective subsidiary banks, ViewPoint Bank, N.A., Plano, and The First National Bank of Jacksboro, Jacksboro.

- Granted, March 15, 2012

#### Minneapolis

Western State Agency, Inc. Employee Stock Ownership Plan and Trust, Devils Lake, North Dakota -- to increase its ownership of Western State Agency, Inc., and its subsidiary bank, Western State Bank, Devils Lake.

- Approved, March 16, 2012

### **Bank Mergers**

#### Kansas City

Cornerstone Bank, York, Nebraska -- to purchase certain assets and assume certain liabilities of Frontier Bank, Davenport, and thereby establish a branch.

- Approved, March 14, 2012

**Bank Mergers**

Richmond

First Community Bank, Bluefield, Virginia -- to merge with Peoples Bank of Virginia, Richmond.

- Returned, March 15, 2012

**Bank Premises**

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to increase its investment in bank premises.

- Approved, March 16, 2012

**Change in Bank Control**

San Francisco

Coastal Financial Corporation, Everett, Washington -- change in bank control of Coastal Financial Corporation and its subsidiary bank, Coastal Community Bank, Everett.

- Permitted, March 13, 2012

Richmond

First Capital Bancorp, Inc., Glen Allen, Virginia -- change in bank control of First Capital Bancorp and its subsidiary bank, First Capital Bank, Glen Allen.

- Permitted, March 12, 2012

Minneapolis

Saint Peter Agency, Inc., Saint Peter, Minnesota -- change in bank control of Saint Peter Agency, Inc., and its subsidiary bank, The Nicollet County Bank of Saint Peter, Saint Peter.

- Permitted, March 15, 2012

Extensions of Time

Chicago

First Bank of Berne, Berne, Indiana -- extension of time to December 12, 2012, to purchase assets and assume liabilities of three branches of AmericanTrust Federal Savings Bank, Peru, and thereby establish branches.

- Granted, March 12, 2012

Savings and Loan Holding Companies

Director, BS&R

The Allstate Corporation, Northbrook, Illinois -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

The Capital Group Companies, Inc., Los Angeles, California -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

Curragh Capital Partners II, LP, New York, New York -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

Davidson Companies et al., Great Falls, Montana -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

**Savings and Loan Holding Companies**

Director, BS&R

FMR LLC, Boston, Massachusetts, and Fidelity Thrift Holding Company, Inc. -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

Independence Holding Corporation, Franklin, Tennessee -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

The Jones Financial Companies, LLLP, St. Louis, Missouri -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

National Advisors Holdings, Inc., Overland Park, Kansas -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

**Savings and Loan Holding Companies**

Director, BS&R

The Northwestern Mutual Life Insurance Company, Milwaukee, Wisconsin -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

Prudential Financial, Inc., Newark, New Jersey, and Prudential IBH Holdco, Inc. -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

Robert M. Devlin Investment Trust, New York, New York -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

TCV Financial Corporation, Richmond, Virginia -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

Thrivent Financial Holdings, Inc., Minneapolis, Minnesota -- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

**Savings and Loan Holding Companies**

Director, BS&R

U.S. Bancorp, Cincinnati, Ohio; Guardian Bancorp, Inc.; and LSB Bancshares LLC  
-- temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012

Director, BS&R

The Western and Southern Life Insurance Company, Cincinnati, Ohio; Western &  
Southern Financial Group, Inc.; and Western-Southern Mutual Holding Company --  
temporary relief from certain regulatory reporting requirements.

- Granted, March 15, 2012



**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending March 17, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GEORGETOWN BANCORP, MHC	* MHC Conversion * SLHC Formation	Georgetown Bancorp, MHC, Georgetown, Massachusetts proposes to convert to stock form and merge with Georgetown Bancorp, Inc., Georgetown, Massachusetts, which proposes to become a savings and loan holding company by acquiring 100 percent of Georgetown Savings Bank, Georgetown, Massachusetts.	Newspaper: Federal Register:	Not available 04/09/2012
MEETINGHOUSE BANCORP INC	* 3A1	Meetinghouse Bancorp, Inc., Dorchester, Massachusetts to acquire 100% of the outstanding capital stock of Meetinghouse Bank, Dorchester, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the bank from mutual to stock form.	Newspaper: Federal Register:	Not available Not available

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 17, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
DANSKE BANK A/S	FBSEA	Danske Bank A/S, Copenhagen, Denmark, to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
FIVE STAR BANK	* 18C	Five Star Bank, Warsaw, New York, to purchase and assume the assets and liabilities of branches from First Niagara Bank N.A., Buffalo, New York and HSBC Bank USA N.A., McLean, Virginia, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**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
175609	BK OF MILLBROOK, MILLBROOK, NEW YORK	07/25/2011	03/07/2012	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 March 17, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending March 17, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

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.

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
2347044	OHIO HERITAGE BK, COSHOCTON, OHIO	09/06/2011	02/28/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act



District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 17, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONGRESSIONAL BANCSHARES, INC.	CIC	FBF Partners, LP, San Francisco, California, a qualified family partnership, to obtain up to 21.4% of the voting securities of Congressional Bancshares, Inc., Bethesda, Maryland, through the transfer of shares from Mr. Jason M. Fish, the general partner of FBF Partners, LP.	Newspaper: Federal Register:	03/20/2012 03/23/2012
FIRST CAROLINA FINANCIAL SERVICES, INC.	* 3A1	First Carolina Financial Services, Inc., Durham, North Carolina, to become a bank holding company through the acquisition of 95.26% of the voting securities of First Carolina State Bank, Rocky Mount, North Carolina, and 95.65% of the voting securities of Pisgah Community Bank, Asheville, North Carolina.	Newspaper: Federal Register:	Not available 04/09/2012
HOMETRUST BANCSHARES, INC.	* SLHC Formation	HomeTrust Bancshares, Inc., Clyde, North Carolina, to become a savings and loan holding company upon the conversion of HomeTrust Bank, Clyde, North Carolina, from a mutual to stock form of ownership.	Newspaper: Federal Register:	Not available Not available

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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:

- 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
3125315	HIGHLANDS CMNTY BK, COVINGTON, VIRGINIA	10/24/2011	02/27/2012	S	Small Bank
105071	PATAPSCO BK, DUNDALK, MARYLAND	11/28/2011	02/29/2012	S	Small Bank
1190074	VIRGINIA CMRC BK, ARLINGTON, VIRGINIA	10/31/2011	02/15/2012	S	Large Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 17, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPSTAR BANK	* 18C	CapStar Bank, Nashville, Tennessee, to acquire certain assets and assume certain liabilities of the Franklin, Tennessee Branch of Community First Bank & Trust, Columbia, Tennessee. The branch is located at 9045 Carothers Parkway, Franklin, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
UNITED GROUP OF CENTRAL FLORIDA II, LLC	* 3A1	United Group of Central Florida II, LLC, Longwood, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Citizens Bancorp of Oviedo, Inc. and its subsidiary, Citizens Bank of Florida, both of Oviedo, Florida.	Newspaper: Federal Register:	Not available 03/23/2012

**District: 6**

**Federal Reserve Bank of Atlanta**

**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

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending March 17, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL BANK OF FARRAGUT, THE	Member	First Heritage Bank (currently First National Bank of Farragut), Shenandoah, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by Winifred J. Marquart, Herbert F. Johnson III, Samuel C. Johnson III, Odinn R. Johnson, Olivia S. Johnson, Conrad W. Leipold, Samuel C. Leipold, Michael D. Marquart, Samantha G. Marquart, and Isabelle C. Marquart (all of Racine, Wisconsin) as a group working in concert to retain control of Johnson Financial Group, Inc., Racine, Wisconsin, and thereby indirectly control Johnson Bank, Racine, Wisconsin.	Newspaper: Federal Register:	Not available Not available
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 34 percent to up to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	Not available Not available
NORTHBROOK BANK & TRUST COMPANY	* Branch	Notice by Northbrook Bank & Trust Company, Northbrook, Illinois, to open a branch location at 70 West Madison, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not applicable
RUSH-OAK CORPORATION	CIC	Notice by the Patricia I. Walsh Trust, Patricia I. Walsh individually and as trustee of the Patricia I. Walsh Trust, River Forest, Illinois, Mark J. Walsh, River Forest, Illinois, Richard A. Walsh, La Grange, Illinois, Katherine Walsh Hennessy, Chicago, Illinois, Anne E. Walsh, Forest Park, Illinois, Brian J. Walsh, Forest Park, Illinois, and Patrick M. Walsh, Chicago, Illinois, together as a group acting in concert, to acquire over 25 percent of the outstanding shares of Rush-Oak Corporation, Chicago, Illinois, and thereby indirectly acquire control of Oak Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/14/2012

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending March 17, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SPECTOR PROPERTIES, INC	CIC	Notice by Steven D. Spector, as an individual and as trustee of the Alan L. Spector GST Family Trust, the Walter W. Spector, Steven D. Spector, Andrew M. Spector, and Nancy S. Spector Dynasty Trusts, and two Phillip J. Spector GST Trusts and Steven D. Spector, Walter W. Spector, Andrew M. Spector, Nancy S. Spector, the Phillip J. Spector GST Trust - FBO Michael Spector, Michael Spector and Steven Spector trustees, the Phillip J. Spector GST Trust - FBO Shelley Spector, Shelley Spector and Steven D. Spector trustees, and the Alan L. Spector GST Family Trust, the Walter W. Spector Dynasty Trust, the Steven D. Spector Dynasty Trust, the Andrew M. Spector Dynasty Trust, the Nancy S. Spector Dynasty Trust (Steven D. Spector trustee) as a group working in concert to acquire and/or retain 25 percent or more of the shares of Spector Properties, Inc., Chicago, Illinois and thereby indirectly acquire Andalusia Community Bank, Andalusia, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
WAYTRU BANCORP	4c8	Notice by Waytru Bancorp, Cambridge City, Indiana, to continue to engage in the permissible nonbanking activity of extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	02/27/2012

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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596848	AMERICAN T&SB, DUBUQUE, IOWA	06/06/2011	11/04/2011	S	Int Sm Bank
886044	BLENCOE ST BK, BLENCOE, IOWA	11/01/2010	11/28/2011	S	Small Bank
476342	CITIZENS FIRST ST BK OF WALNUT, WALNUT, ILLINOIS	07/25/2011	11/21/2011	S	Small Bank
865544	CLEAR LAKE B&TC, CLEAR LAKE, IOWA	07/25/2011	11/21/2011	S	Small Bank
58243	JOHNSON BK, RACINE, WISCONSIN	01/03/2011	03/12/2012	O	Large Bank
382742	OSB CMNTY BK, BROOKLYN, MICHIGAN	05/30/2011	11/07/2011	S	Small Bank
409649	UNION ST BK, ROCKWELL CITY, IOWA	11/14/2011	03/12/2012	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending March 17, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RIVER VALLEY BANCORP	CIC	Notice by River Valley Bancorp Employee Stock Ownership Plan and Trust, Madison, Indiana, to acquire up to 24.99 percent of River Valley Bancorp, Inc., Madison, Indiana. Matthew P. Forrester is the plan administrator and the shares are voted by plan participants, none of which exceeds 10 percent individually.	Newspaper:	03/28/2012
			Federal Register:	04/12/2012



**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 17, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BNCCORP, INC.	CIC	Change in Control Notice by MVC Private Equity Fund, L.P., Purchase, New York, to gain control of BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly gain control of BNC National Bank, Glendale, Arizona.	Newspaper: Federal Register:	Not available Not available
EAGLE INVESTMENT COMPANY, INC.	CIC	Change in Control Notice by the Erick A. Gandrud Irrevocable Trust, Glenwood, Minnesota (John R. Gandrud, Trustee), and The John R. Gandrud Irrevocable Trust, Glenwood, Minnesota (Erick A. Gandrud, Trustee), to retain 25% or more of the shares of Eagle Investment Company, Inc., Glenwood, Minnesota, and thereby indirectly retain control of Eagle Bank, Glenwood, Minnesota. Additionally, the Erick A. Gandrud Trust and Trustee, and the John R. Gandrud Trust and Trustee, propose to join the Gandrud Family Group which controls 25% or more of Eagle Investment Company, Glenwood, Minnesota.	Newspaper: Federal Register:	03/25/2012 03/23/2012
STATE BANK OF HAWLEY EMPLOYEE STOCK OWNERSHIP PLAN & TRUST	CIC	Change in Control Notice by Daniel Eugene Bergee and Dale VanHavermaet, as proposed Co-Trustees, Hawley, Minnesota, to gain control of State Bank of Hawley Employee Stock Ownership Plan & Trust (ESOP), and thereby indirectly gain control of Bankshares of Hawley, Inc., and its wholly-owned subsidiary, State Bank of Hawley, Hawley, Minnesota, both of Hawley, Minnesota.	Newspaper: Federal Register:	03/30/2012 03/23/2012

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending March 17, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RYAN BANCSHARES, INC.	CIC	Notice by William Bradley Giblet and Lita Giblet, both of Hydro, Oklahoma, and Gaylon Vogt, Weatherford, Oklahoma, to acquire control of Ryan Bancshares, Inc., parent of The First State Bank, both in Ryan, Oklahoma.	Newspaper: Federal Register:	Not available 04/03/2012
WILBURTON STATE BANCSHARES, INC.	CIC	Notice by Amos Kendall Bass III Revocable Trust, Rebecca Sue Bass Revocable Trust, and Rebecca Sue Bass, McAlester, Oklahoma, as trustee, to acquire control of Wilburton State Bancshares, Inc., parent of Wilburton State Bank, both in Wilburton, Oklahoma.	Newspaper: Federal Register:	Not available 04/04/2012

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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
315357	ST MARYS ST BK, SAINT MARYS, KANSAS	12/12/2011	03/08/2012	S	Small Bank
382256	STANTON ST BK, STANTON, NEBRASKA	12/05/2011	03/01/2012	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 March 17, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ODEM BANCSHARES, INC.	CIC	Mission-Heights Capital, Ltd., Houston, Texas, and Mission-Heights, LLC, Houston, Texas, general partner; and Charles Robert Miller, Jr., Odem, Texas, individually, intend to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares of Odem Bancshares, Inc., Odem, Texas, and thereby indirectly obtain control of First State Bank of Odem, Odem, Texas., in association with a request by Mission-Heights Capital, Ltd., to be treated as a Qualified Family Partnership (QFP).	Newspaper:	Not available
			Federal Register:	03/21/2012
UVALDE BANCSHARES INC	CIC	Notice by Mr. Jimmy Enriquez, of The Woodlands, Texas individually and as trustee for JE Trust No. 2, The Woodlands, Texas to acquire 100 percent of the shares and thereby control of Uvalde Bancshares, Inc., Dover, Delaware, and indirectly Uvalde National Bank, Uvalde, Texas.	Newspaper:	Not available
			Federal Register:	03/16/2012

**District: 11**

**Federal Reserve Bank of Dallas**

**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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- 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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 17, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PACTRUST BANCORP, INC.	* 3A1 * 4c8	First PacTrust Bancorp, Inc., Chula Vista, California, to become a bank holding company by acquiring 100 percent of Beach Business Bank, Manhattan Beach, California, pursuant to section 3(a)(1) of the BHC Act, and 2)to retain 100 percent control of Pacific Trust Bank, fsb,Chula Vista, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper:	Not available
			Federal Register:	02/21/2012



**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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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- 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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act