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# Federal Reserve Release

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

*No. 44*

*Week Ending October 29, 2005*

**Enforcement**

AmericasBank Corp., Towson, Maryland, and AmericasBank -- written agreement dated August 3, 2001, terminated October 12, 2005.

- Announced, October 26, 2005

Primebank, LeMars, Iowa -- issuance of a consent notice of suspension and prohibition against William R. Kahler, an institution-affiliated party.

- Announced, October 24, 2005

Ridgedale State Bank, Minnetonka, Minnesota -- written agreement dated July 29, 2004, terminated October 25, 2005.

- Announced, October 25, 2005

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

Richmond

CommerceFirst Bank, Annapolis, Maryland -- to establish a branch at 910 Cromwell Park Drive, Glen Burnie.  
- Approved, October 27, 2005

San Francisco

Frontier Bank, Everett, Washington -- to establish a branch at 3670 Bridgeport Way West, University Place.  
- Approved, October 24, 2005

St. Louis

Pulaski Bank and Trust Company, Little Rock, Arkansas -- to establish a branch at 7465 Poplar Avenue, Germantown, Tennessee.  
- Approved, October 28, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 2131 Ayrley Town Boulevard, Charlotte, North Carolina.  
- Approved, October 25, 2005

Chicago

Town Bank, Delafield, Wisconsin -- to establish a branch at 12960 West Bluemound Road, Elm Grove.  
- Approved, October 28, 2005

**Bank Holding Companies**

Minneapolis

Abdo Investments, Inc., Edina, Minnesota -- to become a bank holding company and to acquire up to 24.24 percent of the shares of Rivers Ridge Holding Company, parent of Bank Vista, Sartell.  
- Approved, October 24, 2005

**Bank Holding Companies**

Chicago

CCB Acquisition Corp, Oak Brook, Illinois -- to become a bank holding company and to acquire Citizens Central Bancorp, Inc., Macomb, and thereby acquire Citizens National Bank.

- Approved, October 27, 2005

Chicago

Integrity First Bancorporation, Inc., Wausau, Wisconsin -- to become a bank holding company and to acquire Integrity First Bank, a de novo bank.

- Approved, October 27, 2005

General Counsel

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, October 24, 2005

**Bank Premises**

Cleveland

The Genoa Banking Company, Genoa, Ohio -- request to exceed the limit of investment in bank premises.

- Approved, October 26, 2005

St. Louis

Pulaski Bank and Trust Company, Little Rock, Arkansas -- to make an additional investment in bank premises.

- Approved, October 28, 2005

**Banks, Foreign**

Director, BS&R

Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany -- to establish a representative office in New York, New York.

- Approved, October 25, 2005

**Change In Bank Control**

Atlanta

FCB Bancshares, Inc., Cullman, Alabama -- change in bank control.  
- Permitted, October 25, 2005

**Competitive Factors Reports**

Philadelphia

Affinity Bank of Pennsylvania, Wyomissing, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Reading branch of Susquehanna Patriot Bank, Marlton, New Jersey.  
- Submitted, October 28, 2005

Atlanta

Bank of North Georgia, Alpharetta, Georgia -- report on competitive factors of the proposed merger with Riverside Bank, Marietta.  
- Submitted, October 25, 2005

New York

BCPBank, National Association, Newark, New Jersey -- reports on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the New York branch of Banco Comercial Portugues S.A., Oporto, Portugal.  
- Submitted, October 27, 2005

St. Louis

The Central Bank USA, Inc., Greensburg, Kentucky -- report on competitive factors of the proposed merger with Ascencia Bank, Inc., Louisville; Brownsville Deposit Bank, Brownsville; and Bullitt County Bank, Shepherdsville.  
- Submitted, October 24, 2005

Chicago

Community Bank, Muscatine, Iowa -- report on competitive factors of the proposed merger with Wilton Savings Bank, Wilton.  
- Submitted, October 24, 2005

**Competitive Factors Reports**

Dallas

Community Trust Bank, Choudrant, Louisiana -- report on competitive factors of the proposed merger with First United Bank, Farmerville.

- Submitted, October 24, 2005

Philadelphia

First Citizens National Bank, Mansfield, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Hannibal, New York, branch of Fulton Savings Bank, Fulton.

- Submitted, October 25, 2005

Kansas City

First United Bank and Trust Company, Durant, Oklahoma -- report on competitive factors of the proposed merger with Southwestern Bancshares, Inc., Oklahoma City, and Southwestern Bank.

- Submitted, October 25, 2005

New York

Hudson Valley Holding Corp., Yonkers, New York -- report on competitive factors of the proposed acquisition of New York National Bank, Bronx.

- Withdrawn, October 25, 2005

Chicago

MidWestOne Bank & Trust, Oskaloosa, Iowa -- report on competitive factors of the proposed merger with MidWestOne Bank, Burlington; Central Valley Bank, Ottumwa; and Pella State Bank, Pella.

- Submitted, October 24, 2005

Chicago

Milwaukee Western Bank, Milwaukee, Wisconsin -- report on competitive factors of the proposed merger with its investment subsidiary, MWB Investment Corporation.

- Submitted, October 24, 2005

### **Competitive Factors Reports**

#### Chicago

Morton Community Bank, Morton, Illinois -- report on competitive factors of the proposed merger with Pekin Savings Bank, Pekin.

- Submitted, October 24, 2005

#### Chicago

Pullman Bank and Trust Company, Chicago, Illinois -- report on competitive factors of the proposed conversion to a national bank, to be called Park National Bank; and the proposed merger with First Bank of Oak Park, Oak Park; Regency Savings Bank, FSB, Naperville; Cosmopolitan Bank and Trust, Chicago; and Park National Bank and Trust Company of Chicago.

- Submitted, October 24, 2005

#### Atlanta

West Alabama Bank & Trust, Reform, Alabama -- report on competitive factors of the proposed merger with Merchants & Farmers Bank, Millport.

- Submitted, October 27, 2005

### **Extensions Of Time**

#### Atlanta

Bank Independent, Sheffield, Alabama -- extension to October 20, 2006, to establish a branch at the intersection of Highway 72 and Lindsay Lane, Athens.

- Granted, October 25, 2005

#### Atlanta

FirstFed Bancorp, Inc. Employee Stock Ownership Plan, Bessemer, Alabama -- extension to February 23, 2006, to become a bank holding company and to acquire 32 percent of the shares of FirstFed Bancorp, Inc., and its subsidiary, First Financial Bank.

- Granted, October 26, 2005

#### Secretary

New York Community Bancorp, Inc., Westbury, New York -- commenter's request to extend the comment period on the application to acquire Long Island Financial Corp., Islandia.

- Denied, October 28, 2005

**Extensions Of Time**

Secretary

The Toronto-Dominion Bank, Toronto, Canada, and TD Banknorth, Inc., Portland, Maine -- commenter's request to extend the comment period on the application to acquire Hudson United Bancorp, Inc., Mahwah, New Jersey.  
- Denied, October 27, 2005

Richmond

Virginia Commerce Bank, Arlington, Virginia -- extension to April 28, 2006, to establish a branch at 9161 Liberia Avenue, Manassas.  
- Granted, October 27, 2005



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BUTLER BANCORP, MHC	* 3A1 * 3A3	Application by Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Butler Bank, Lowell, Massachusetts, pursuant to section 3(a)(1) and section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 10/14/2005

**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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF SMITHTOWN	* Branch	Bank of Smithtown, Smithtown, New York request approval to open a branch located at 1830 Route 112, Coram, Town of Brookhaven, Suffolk County, New York, New York.	Newspaper: 11/15/2005 Federal Register: Not applicable
CITIBANK, N.A.	Investment	FILING IS CONFIDENTIAL- Citibank, N.A. (Citibank) and its Edge Corp. subsidiary, Citibank Overseas Investment Corporation (COIC), 30 Day Prior Notice pursuant to Section 211.9(f) of Reg. K in connection with COIC's additional investment in Diners Club Europe S.p.A. (Diners Club Europe). Investment proposal to exceed the general consent limits under Section 211.9(c)(1).	Newspaper: Not applicable Federal Register: Not applicable
DEUTSCHE GENOSSENSCHAFTS-HYPOTH EKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper: Not available Federal Register: Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Application by Manufacturers and Traders Trust Company, Buffalo, New York to open a branch office at 95 Highland Avenue, Suite 105, Hanover Township, Northampton County, Pennsylvania.	Newspaper: 10/21/2005 Federal Register: Not applicable

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST WYOMING FINANCIAL CORPORATION	* 3A1	First Wyoming Financial Corporation, Wyoming, DE, to form a bank holding company by acquiring First National Bank of Wyoming, Wyoming, DE.	Newspaper: 11/28/2005 Federal Register: 11/21/2005
FULTON FINANCIAL CORPORATION	* 3A5	Fulton Financial Corporation, Lancaster, PA, to acquire 100% of the outstanding shares of Columbia Bancorp, Columbia, MD, and thereby indirectly acquire The Columbia Bank, Columbia, MD.	Newspaper: 11/20/2005 Federal Register: 11/21/2005

## 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

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SN = Substantial noncompliance

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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 Institution	Quarter of Location
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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 7701 Forsyth Boulevard, St. Louis, MO.	Newspaper:	10/22/2005 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 4110 Richardson Road, Independence, KY.	Newspaper:	10/22/2005 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 19025 Newburgh Road, Livonia, MI.	Newspaper:	Not available Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 225 Aptakisic Road, Lincolnshire, IL.	Newspaper:	10/28/2005 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 366 South Kirkwood Road, Kirkwood, MO.	Newspaper:	10/22/2005 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1383 South Rochester Road, Rochester Hills, MI.	Newspaper:	10/28/2005 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 7041 Schaefer Road, Dearborn, MI.	Newspaper:	10/28/2005 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2315 South Center Road, Burton, MI.	Newspaper:	10/28/2005 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 700 South Ballenger Highway, Flint, MI.	Newspaper:	10/28/2005 Federal Register: Not applicable
HUNTINGTON BANCSHARES INCORPORATED	* 3A5	Huntington Bancshares, Inc., Columbus, Ohio to acquire Unizan Financial Corp., Canton, Ohio	Newspaper:	11/30/2005 Federal Register: 11/28/2005

## District: 4

### Federal Reserve Bank of Cleveland

#### 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:

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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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE



**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANKGREENVILLE FINANCIAL CORPORATION	* 3A1	BankGreenville Financial Corporation, Greenville, South Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of BankGreenville, Greenville, South Carolina (in organization).	Newspaper: 11/27/2005 Federal Register: 11/21/2005
CECIL BANCORP, INC.	CIC	Notice by Charles F. Sposato Flint Trust/trustee Mark Wayne Saunters, Elkton, Maryland, to control 33.68% of the voting shares of Cecil Bancorp, Inc., Elkton, Maryland.	Newspaper: Not available Federal Register: 11/16/2005
GATEWAY FINANCIAL HOLDINGS, INC.	* 3A3	Gateway Financial Holdings, Inc., Elizabeth City, North Carolina, to acquire up to 9.9% of the outstanding common stock of Commonwealth Bankshares, Inc., Norfolk, Virginia, and thereby indirectly acquire up to 9.9% of the shares of Bank of the Commonwealth, Norfolk, Virginia.	Newspaper: Not available Federal Register: Not available
PBSC FINANCIAL CORPORATION	* 3A1	PBSC Financial Corporation, Greenville, South Carolina, to become a bank holding company by acquiring 100% of Pinnacle Bank of South Carolina, Greenville, South Carolina (in organization).	Newspaper: 11/22/2005 Federal Register: 11/04/2005

## 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.

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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations; 1230 W. McCulloch Road, Oviedo, Florida, to be known as the Alafaya Trail Branch; 11 Alafaya Woods Boulevard, Orlando, Florida, to be known as the Alafaya Woods Branch; 3710 SW 38th Street, Gainesville, Florida, to be known as the Archer Road Branch; 4845 New Broad Street, Orlando, Florida, to be known as the Baldwin Park Branch; 10010 Eastern Shore Boulevard, Spanish Fort, Alabama, to be known as the Daphne (Malbis) Branch; 124 South Florida Avenue, Lakeland, Florida, to be known as the Downtown Lakeland Branch; 3055 Ruen Drive, Palm Harbor, Florida, to be known as the Lansbrook Branch; 4100 NW 16th Boulevard, Gainesville, Florida, to be known as the Millhopper Branch; 11 N. Indiana Avenue, Englewood, Florida, to be known as the North Englewood Branch; 12301 South Orange Blossom Trail, Orlando, Florida, to be known as the Southchase Branch; 2385 Parr Drive, The Villages, Florida, to be known as the Villages Financial Center Branch.	Newspaper: 11/08/2005 Federal Register: Not applicable
CAJA DE AHORROS DE MEDITERRANEO	FBSEA	Caja de Ahorros de Mediterraneo, Alicante, Spain, to establish an international agency located in Miami, Florida.	Newspaper: Not available Federal Register: Not applicable
GATEWAY FINANCIAL HOLDINGS OF FLORIDA, INC.	* 3A1	Gateway Financial Holdings of Florida, Inc., Ormond Beach, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Gateway Bank of Florida, Ormond Beach, Florida (in organization).	Newspaper: Not available Federal Register: Not available
GWINNETT COMMERCIAL GROUP, INC.	* 3A5	Gwinnett Commercial Group, Inc., Lawrenceville, Georgia, to merge with Buford Banking Group, Inc., Buford, Georgia, and thereby acquire its subsidiary, Lanier Community Bank, Buford, Georgia.	Newspaper: Not available Federal Register: 11/21/2005
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish branches at the following locations: Coursey and Jones Creek, Baton Rouge, Louisiana, to be known as the Coursey Branch; Highland and Kenilworth, Baton Rouge, Louisiana, to be known as the Highland Branch; Airline and Highway 42, Prairieville, Louisiana, to be known as the Praireville Branch; I-10 and Highway 73, in the Oak Plaza Shopping Center, Praireville, Louisiana, to be known as the Dutchtown Branch; and 5900 Mounes, Metairie, Louisiana, to be known as the Elmwood Branch.	Newspaper: 10/29/2005 Federal Register: Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at Belle Terre Boulevard, LaPlace, Louisiana, to be known as the LaPlace Branch.	Newspaper: 10/30/2005 Federal Register: Not applicable
PINNACLE FINANCIAL PARTNERS, INC.	* 3A5	Pinnacle Financial Partners, Inc., Nashville, Tennessee, to merge with Cavalry Bancorp, Inc., and thereby acquire its subsidiary, Cavalry Banking, both of Nashville, Tennessee.	Newspaper: 11/20/2005 Federal Register: 11/21/2005
SECURITY BANK CORPORATION	* 3A5	Security Bank Corporation, Macon, Georgia, to merge with Rivoli BanCorp, Inc., and thereby acquire its subsidiary, Rivoli Bank & Trust Company, both of Macon, Georgia.	Newspaper: Not available Federal Register: 11/15/2005
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5901 Harbour View Boulevard, Suffolk City, Virginia, to be known as the Harbour View Office.	Newspaper: 10/26/2005 Federal Register: Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**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 Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd. Lansing, Michigan, to acquire 51 percent of the voting shares of Capitol Development Bancorp Limited III, Lansing, Michigan, and thereby indirectly acquire Bank of Santa Barbara (in organization), Santa Barbara, California, and by Capitol Development Bancorp Limited III, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Santa Barbara (in organization), Santa Barbara, California.	Newspaper:	Not available Federal Register: 11/28/2005
CENTERBANK FINANCIAL, INC.	* 3A1	CenterBank Financial, Inc., Northfield, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of CenterBank and Trust, National Association (in organization), Deerfield, Illinois.	Newspaper:	Not available Federal Register: 11/18/2005
CHEMICAL BANK AND TRUST COMPANY	* Branch	Chemical Bank and Trust Company, Midland, Michigan, to establish a branch facility to be located at 310 N. Shiawassee St., Corunna, Michigan.	Newspaper:	11/02/2005 Federal Register: Not applicable
COLE TAYLOR BANK	* Branch	Cole Taylor Bank, Rosemont, Illinois, to establish a branch facility to be located at 9550 W. Higgins Road, Rosemont, Illinois.	Newspaper:	11/03/2005 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 23330 Westheimer Parkway, Katy, Texas, and at 8707 Highway 6 South, Houston, Texas.	Newspaper:	11/03/2005 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish branch facilities to be located at 6812 Katella Ave., Cypress, California; 318A Diablo Road, Ste. 100, Danville, California; and 6301 Wilshire Blvd., Los Angeles, California.	Newspaper:	Not available Federal Register: Not applicable
FIRST MIDWEST BANK	* 18C * Branch	First Midwest Bank, Itasca, Illinois, to purchase the assets and assume the liabilities of the Carpentersville, Illinois branch of Elgin State Bank, Elgin, Illinois, and thereby to establish a branch located at 2250 Randall Road, Carpentersville, Illinois.	Newspaper:	Not available Federal Register: Not applicable
R & J FINANCIAL CORPORATION	CIC	Notice by James Jay Johnson, Sutherland, Iowa, to gain control of R & J Financial Corporation, Inc., Elma, Iowa, and thereby indirectly Peoples Savings Bank, Charles City, Iowa.	Newspaper:	Not available Federal Register: 10/31/2005
TOWN BANK	* Branch	Town Bank, Delafield, Wisconsin, to establish a branch facility to be located at 12960 West Bluemound Road, Elm Grove, Wisconsin.	Newspaper:	10/05/2005 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 Institution	Quarter of Location
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NONE

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANK, THE	* Branch	The Citizens Bank, Batesville, Arkansas, to establish a branch facility to be located at 511 Sylamore Avenue, Mountain View, Arkansas.	Newspaper: 10/20/2005 Federal Register: Not applicable	
CLAYTON BANCORP, INC	* 3A5	Clayton Bancorp, Inc., Henderson, Tennessee, to merge with Bancshares of Camden, Inc., Camden, Tennessee, and thereby indirectly acquire Bank of Camden, Camden, Tennessee.	Newspaper: 12/04/2005 Federal Register: Not available	
COMMUNITY BANCORP OF MCLEAN COUNTY, KENTUCKY, INC	CIC	Notice by Clarence Ray Brewer, Jr., Central City, Kentucky, to gain control of Community Bancorp of McLean County, Kentucky, Inc., Island, Kentucky.	Newspaper: Not available Federal Register: 11/14/2005	
COMMUNITY FIRST BANK	* Branch	Community First Bank, Corydon, Indiana, to establish a branch facility to be located at 316 West Tipton Street, Seymour, Indiana.	Newspaper: 10/27/2005 Federal Register: Not applicable	
GERMAN AMERICAN BANCORP	* 3A5	German American Bancorp, Jasper, Indiana, to merge with Stone City Bancshares, Inc., Bedford, Indiana, and thereby indirectly acquire Stone City Bank of Bedford, Bedford, Indiana.	Newspaper: Not available Federal Register: 11/28/2005	
PORTER BANCORP, INC.	* 3A3	Porter Bancorp, Inc., Shepherdsville, Kentucky, to increase its ownership to 100 percent of BBA, Inc., Shepherdsville, Kentucky, and thereby indirectly acquire Bullitt County Bank, Shepherdsville, Kentucky.	Newspaper: 11/19/2005 Federal Register: 11/04/2005	



**District: 8**  
**Federal Reserve Bank of St. Louis**

**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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CITIZENS DEVELOPMENT COMPANY	* 3A5	Citizens Development Company, Billings, Montana to merge with United Bancorporation, Billings, Montana and thereby indirectly acquire Lincoln County Bank, Merrill, Wisconsin; United Bank, Osseo, Wisconsin; Bank of Poynette, Poynette, Wisconsin and Cambridge State Bank, Cambridge, Wisconsin.	Newspaper: 11/05/2005 Federal Register: 11/10/2005
CITIZENS DEVELOPMENT COMPANY	* 3A5	Citizens Development Company, Billings, Montana to merge with Midwest Bancorporation, Billings, Montana and thereby indirectly acquire Clarke County State Bank, Osceola, Iowa, Farmers and Merchants State Bank, Iroquois, South Dakota and Farmers State Bank, Stickney, South Dakota.	Newspaper: 11/23/2005 Federal Register: 11/10/2005
FIRST PREMIER BANK	* Branch	First PREMIER Bank, Sioux Falls, South Dakota, to establish a new branch facility at 6010 S. Minnesota Avenue, Sioux Falls, South Dakota.	Newspaper: 11/10/2005 Federal Register: Not applicable
NORTHERN FINANCIAL CORPORATION	CIC	Change in control notice by Marilyn J. Ivers, Great Falls, Montana, as co-trustee, to acquire control of Northern Financial Corporation, Independence, Wisconsin, and thereby indirectly acquire control of Independence State Bank, Independence, Wisconsin.	Newspaper: 11/10/2005 Federal Register: 11/07/2005
WALKER BAN CO.	CIC	Notice by the John C. Elsenpeter 2004 Term Trust and the John C. Elsenpeter 2005 Term Trust ("JCE Trusts"); John C. Elsenpeter, individually and as trustee of the JCE Trusts; The Vicki J. Elsenpeter 2004 Term Trust and The Vicki J. Elsenpeter 2005 Term Trust ("VJE Trusts"); and Vicki J. Elsenpeter, individually and as trustee of the VJE Trusts, Walker, Minnesota, to acquire 25 percent or more of the shares of Walker Ban Co., Walker, Minnesota, and thereby indirectly gain control of First National Bank of Walker, Walker, Minnesota and Lakes State Bank, Pequot Lakes, Minnesota.	Newspaper: Not available Federal Register: Not available

## District: 9

### Federal Reserve Bank of Minneapolis

#### 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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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 Institution	Quarter of Location
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NONE

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Park State Bank, Nicoma Park, Oklahoma.	Newspaper: Not available Federal Register: 11/21/2005
BANK OF COMMERCE	* Branch	Bank of Commerce, Chelsea, Oklahoma, to establish a branch at 6655 S. Lewis Avenue, Suite 150, Tulsa, Oklahoma.	Newspaper: 11/23/2005 Federal Register: Not applicable
BANK2	* Branch	Bank2, Oklahoma City, Oklahoma, to establish a branch at 1701 S. Morgan Road, Oklahoma City, Oklahoma.	Newspaper: 11/09/2005 Federal Register: Not applicable
CCB CORPORATION	* 3A5	CCB Corporation, Kansas City, Missouri, to merge with Acquisition Corporation, Leawood, Kansas, parent of MidAmerican Bank & Trust Company, N.A., Leavenworth, Kansas.	Newspaper: Not available Federal Register: 11/28/2005
FIRST MOUNTAIN COMPANY	CIC	Notification by Garth Lee Gibson and Cynthia Annette Gibson, both of Montrose, Colorado, to acquire control of First Mountain Company, Montrose, Colorado, parent of MontroseBank, Montrose, Colorado.	Newspaper: 11/14/2005 Federal Register: 11/14/2005
FIRST STATE BANK N.M.	* Branch	First State Bank N.M., Taos, New Mexico, to establish a branch on the northwest portion in the shopping center located at the southwest corner of Southern and Unser Boulevard, Rio Rancho, New Mexico.	Newspaper: 11/04/2005 Federal Register: Not applicable
MONTROSEBANK	* Branch	MontroseBank, Montrose, Colorado, to establish a branch at 218 Grand Avenue, Paonia, Colorado.	Newspaper: 11/03/2005 Federal Register: Not applicable
ROCKY MOUNTAIN BANK	* Branch	Rocky Mountain Bank, Rock Springs, Wyoming, to establish a branch at 4050 West Lake Creek Drive, Wilson, Wyoming.	Newspaper: 10/06/2005 Federal Register: Not applicable
WILSON BANCSHARES, INC.	CIC	Notification by Eva K. Grauer, Wilson, Kansas, as trustee of the Robert L. Grauer Trust No. 1, Wilson, Kansas, to retain control of Wilson Bancshares, Inc., Wilson, Kansas, parent of Wilson State Bank, Wilson, Kansas.	Newspaper: 11/02/2005 Federal Register: Not available

**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.

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- 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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BOSQUE BANCSHARES, INC.	CIC	Notice by Mr. Robert Cundiff Phillips, Clifton, Texas, to acquire an additional 26.34 percent for a total of 39.52 percent interest in Bosque Bancshares, Inc., Cranfills Gap, Texas, and indirectly Bosque Delaware Financial Corporation, Dover, Delaware, and First Security State Bank, Cranfills Gap, Texas.	Newspaper: 11/11/2005 Federal Register: 11/09/2005

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 29, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF THE FEDERATED STATES OF MICRONESIA	FBSEA	Bank of the Federated States of Micronesia, Kolonia, Pohnpei, Federated States of Micronesia, to establish a limited service non-insured branch in Honolulu, Hawaii, pursuant to section 7(d) of the International Banking Act, and section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable



**District: 12**

**Federal Reserve Bank of San Francisco**

**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 Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act