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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. 48*

*Week Ending December 2, 2006*

### **Advisory Councils**

Thrift Institutions Advisory Council -- appointment of five new members and designation of David Russell Taylor as president and F. Weller Meyer as vice president for 2007.

- Announced, November 29, 2006

### **Publications**

Adjustable Rate Mortgages -- notice announcing the availability of a revised Consumer Handbook on Adjustable Rate Mortgages.

- Approved, November 28, 2006

### **Regulations And Policies**

Government Accountability Office -- response to the GAO report, "Minority Banks: Regulators Need to Better Assess Effectiveness of Support Efforts."

- Approved, November 28, 2006

Government Accountability Office -- response to the GAO report, "Credit Cards: Increased Complexity in Rates and Fees Heightens Need for More Effective Disclosures to Consumers."

- Approved, November 28, 2006

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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**

New York

Banco Popular North America, New York, New York -- to establish branches at 2 South Orange Avenue, Orlando, Florida, and 8885 South Dadeland Boulevard, Miami.

- Approved, November 30, 2006

Chicago

Bank Iowa, Altoona, Iowa -- to establish a branch at 5525 Merle Hay Road, Suite 195, Johnston.

- Approved, November 30, 2006

Kansas City

Bank of Nichols Hills, Oklahoma City, Oklahoma -- to establish a branch at 7400 North Western Avenue.

- Approved, November 27, 2006

Dallas

Bank of the West, El Paso, Texas -- to establish a branch at 4717 Hondo Pass Drive.

- Approved, November 29, 2006

Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at 4321 West College Avenue, Appleton, Wisconsin.

- Approved, November 30, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 12410 Fairwood Parkway, Bowie, Maryland, and 24 Kent Town Market, Chester.

- Approved, November 30, 2006

**Bank Holding Companies**

Chicago

Bank of Montreal, Montreal, Canada; Harris Financial Corp., Chicago, Illinois; and Harris Bankcorp, Inc. -- to acquire First National Bank & Trust, Kokomo, Indiana.  
- Approved, December 1, 2006

Boston

Beacon Bancorp, Taunton, Massachusetts -- to acquire Randolph Bancorp, Stoughton, and Randolph Savings Bank, Randolph.  
- Withdrawn, November 30, 2006

Secretary

Belvedere Capital Fund II L.P., San Francisco, California, Belvedere Capital Partners II LLC, and Belvedere Texas Holdings L.P., Houston, Texas -- to acquire up to 49 percent of the shares of Green Bancorp, Inc., Houston, and thereby acquire Redstone Bank, N.A.  
- Approved, November 28, 2006

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- to become a bank holding company and to acquire 28.7 percent of the shares of Cabool Bancshares, Inc. and thereby acquire Cabool State Bank.  
- Approved, November 27, 2006

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire 51 percent of the shares of Bank of Tacoma, Tacoma, Washington, a de novo bank; and for Capitol Development Bancorp Limited VI, Lansing, to become a bank holding company and to acquire 51 percent of the shares of Bank of Tacoma.  
- Approved, December 1, 2006

Chicago

Century Bancshares, Inc., Schaller, Iowa -- to engage de novo in extending credit and servicing loans.  
- Approved, November 30, 2006

**Bank Holding Companies**

Philadelphia

Conestoga Bancorp, Inc., Chester Springs, Pennsylvania -- to acquire PSB Bancorp, Inc., Philadelphia; and for Conestoga Bank, Chester Springs, to merge with First Penn Bank, Philadelphia.

- Approved, December 1, 2006

San Francisco

First California Financial Group, Los Angeles, California -- to become a bank holding company and to acquire National Mercantile Bancorp and its subsidiaries, Mercantile National Bank and South Bay Bank, National Association, Torrance; and to merge with FCB Bancorp, Camarillo, and thereby acquire its subsidiary, First California Bank.

- Approved, November 27, 2006

Director, BS&R

Glacier Bancorp, Inc., Kalispell, Montana -- relief from a commitment.

- Granted, November 29, 2006

Secretary

Green Bancorp, Inc., Houston, Texas -- to acquire Redstone Bank, N.A.

- Approved, November 28, 2006

Dallas

Olney Bancshares of Texas, Inc., Olney, Texas, and Olney Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire InterBank, Inc., Sayre, Oklahoma, and InterBank, El City.

- Approved, November 30, 2006

San Francisco

Olympic Bancorp, Inc., Port Orchard, Washington -- waiver of application to acquire MarinerBank, Port Townsend, in connection with the merger of Olympic Bancorp's subsidiary, Kitsap Bank, Port Orchard, and MarinerBank, Port Townsend.

- Granted, November 29, 2006

### **Bank Holding Companies**

#### New York

Oneida Financial MHC, Oneida, New York, and Oneida Financial Corp. -- waiver of application to merge Vernon Bank Corporation, Vernon, with The Oneida Savings Bank, Oneida; and simultaneously the merger of National Bank of Vernon, Vernon, with The Oneida Savings Bank and State Bank of Chittenango, Chittenango.

- Granted, November 30, 2006

#### Boston

The Royal Bank of Scotland Group plc, Edinburgh, Scotland; The Royal Bank of Scotland plc; RBSG International Holdings Ltd.; and Citizens Financial Group, Inc., Providence, Rhode Island -- waiver of application for Citizens Financial Group, Inc. to merge with GreatBanc, Inc., Lisle, Illinois, in connection with the merger of Citizens Financial Group's subsidiary, Charter One Bank, N.A., Cleveland, Ohio, with GreatBanc, Inc.'s subsidiaries, First National Bank, Chicago Heights, Illinois, GreatBank, Algonquin, and GreatBank Chicago, Skokie.

- Granted, November 27, 2006

#### Atlanta

SouthEast Bancshares, Inc., Athens, Tennessee -- to become a bank holding company and to acquire SouthEast Bank & Trust.

- Approved, December 1, 2006

### **Bank Mergers**

#### Atlanta

Sun American Bank, Boca Raton, Florida -- to acquire certain assets and assume certain liabilities of Beach Bank, North Miami Beach.

- Approved, November 29, 2006

### **Change In Bank Control**

#### Kansas City

Armstrong Bancshares, Inc., Muskogee, Oklahoma -- change in bank control.

- Permitted, November 29, 2006

#### Minneapolis

Peregrine Corporation, Chaska, Minnesota -- change in bank control.

- Permitted, November 30, 2006

### **Change In Bank Control**

#### Minneapolis

Superior National Banc Holding Company, Superior, Wisconsin -- change in bank control.

- Permitted, November 30, 2006

### **Extensions Of Time**

#### New York

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain -- extension to January 15, 2007, to acquire State National Bancshares, Inc., Fort Worth, Texas; State National Bancshares of Delaware, Inc., Dover, Delaware; and State National Bank, Fort Worth, Texas.

- Granted, November 30, 2006

#### Richmond

The First Bank and Trust Company, Lebanon, Virginia -- extension to July 12, 2007, to establish a branch at 150 Peppers Ferry Road, Christiansburg.

- Granted, November 29, 2006

#### Boston

Gorham Bancorp, MHC, Gorham, Maine, and Gorham Bancorp, Inc. -- extension to December 30, 2006, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Gorham Savings Bank.

- Granted, November 28, 2006

#### St. Louis

M&P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, Arkansas -- extension to February 23, 2007, to become a bank holding company and to acquire additional shares, for a total of 26.58 percent, of M&P Community Bancshares, Inc. and thereby acquire Greers Ferry Lake State Bank, Heber Springs, and Merchants & Planters Bank, Newport; and election to become a financial holding company.

- Granted, November 28, 2006

**Membership**

St. Louis

Ohio Valley National Bank of Henderson, Henderson, Kentucky -- to become a member of the Federal Reserve System.

- Approved, November 30, 2006



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ROYAL BANK OF SCOTLAND PLC, THE	FBSEA	The Royal Bank of Scotland plc, Edinburgh, Scotland to establish a branch at 600 Steamboat Road, Greenwich, Connecticut pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: 12/03/2006 Federal Register: Not applicable

**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

\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF NOVA SCOTIA, THE	FBSEA	The Bank of Nova Scotia, Halifax, Canada ("Nova Scotia"), requests prior approval from the Board of Governors of the Federal Reserve System to upgrade Nova Scotia's representative office to a branch office in Houston, Texas, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper:	12/05/2006 Federal Register: Not applicable
CITIBANK, N.A.	Investment	Prior Notice by Citibank, N.A., headquartered in New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware for an investment in Citibank International plc, London, England, pursuant to 25A of the Federal Reserve Act and Section 211.9(f) of Regulation K.	Newspaper:	Not applicable Federal Register: Not applicable
CITIBANK, N.A.	Investment	Prior Notice by Citibank, N.A., headquartered in New York, New York, ("Citibank"), and Citibank Overseas Investment Corporation, New Castle, Delaware ("COIC"), pursuant to Section 25A of the Federal Reserve Act and Section 211.9(f) of Regulation K in connection with COIC's investment in Grupo Financiero Uno, S.A., headquartered in Panama City, Panama that is not eligible for the general consent provision of Section 211.9(b)(2) of Regulation K.	Newspaper:	Not applicable Federal Register: Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provided 30 days' prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of its intention to make an investments in its UK-based entities.	Newspaper:	Not applicable Federal Register: Not applicable

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
EHPW ACQUISITION COMPANY	* 3A1 * 3A5	EHPW Acquisition Company, Harrisburg, PA, to form a bank holding company by acquiring Vartan National Bank, Harrisburg, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act. In addition, EHPW Acquisition Company, Harrisburg, PA, to acquire Vartan Financial Corporation, Harrisburg, PA, pursuant Section 3(a)(5) of the Bank Holding Company Act.	Newspaper: 12/26/2006 Federal Register: 12/26/2006

## 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.

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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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COLUMBIA BANCORP, INC	CIC	Notice of Change in Bank Control filed by the Reckman Group of their intent to acquire up to 96.50 percent of the outstanding voting shares of Columbia Bancorp, Inc., Cincinnati, Ohio.	Newspaper: Not available Federal Register: 11/22/2006
FIRST CORBIN BANCORP, INC.	* 3A3	First Corbin Bancorp, Inc., Corbin, Kentucky, proposes to acquire Boone National Bank, Burlington, KY and the following bank holding companies and their subsidiary banks: Tri-County Bancorp, Inc., Corbin, KY (Tri-County National Bank, Corbin, KY); Laurel Bancorp, Inc., Corbin, KY (Laurel National Bank, London, KY); Williamsburg Bancorp, Inc., Corbin, KY (Williamsburg National Bank, Williamsburg, KY); Campbellsville Bancorp, Inc., Corbin, KY (Campbellsville National Bank, Campbellsville, KY); PRP Bancorp, Inc., Corbin, KY (PRP National Bank, Pleasure Ridge Park, KY); Somerset Bancorp, Inc., Corbin, KY (Somerset National Bank, Somerset, KY); and Green County Bancshares, Inc., Corbin, KY, (Deposit Bank & Trust, Greensburg, KY)	Newspaper: 12/11/2006 Federal Register: 12/11/2006
OHIO STATE BANCSHARES, INC.	CIC	Notice of Change in Bank Control on behalf of Mr Thurman Mathews and Mrs Rose Marie Mathews. The Mathews' became the single largest shareholder group owning in excess of 10% of Ohio State Bancshares, Inc, Marion, Ohio.	Newspaper: Not available Federal Register: 12/05/2006
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A5	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire 100 percent of Mercantile Bankshares Corporation, Baltimore, Maryland, and thereby indirectly acquire Marshall National Bank and Trust Company, Marshall, Virginia, The National Bank of Fredricksburg, Fredricksburg, Virginia, The Annapolis Banking and Trust Company, Annapolis, Maryland, Mercantile Eastern Shore Bank, Kent, Maryland, Westminster Union Bank, Carroll, Maryland, Mercantile County Bank, Cecil, Maryland, Mercantile Southern Maryland Bank, Leonardtown, Maryland, The Citizens National Bank, Laurel, Maryland, Mercantile Peninsula Bank, Selbyville, Delaware, Farmers & Mechanics Bank, Frederick, Maryland, and Mercantile-Safe Deposit and Trust Company, Baltimore, Maryland.	Newspaper: Not available Federal Register: 12/26/2006

## 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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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 December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST CAPITAL BANK	* Branch	First Capital Bank, Glen Allen, Virginia, proposes to establish a branch at 901 East Cary Street, Richmond, Virginia.	Newspaper: 12/15/2006 Federal Register: Not applicable
MIDDLEBURG BANK	* Branch	Middleburg Bank, Middleburg, Virginia, proposes to establish a branch at 8383 West Main Street, Marshall, Virginia.	Newspaper: 12/08/2006 Federal Register: Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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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 December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAJA DE AHORROS DE VALENCIA, CASTELLON Y ALICANTE, BANCAJA	FBSEA	Caja de Ahorros de Valencia, Castellon y Alicante (Bancaja), Valencia, Spain, to convert an international agency to a branch office in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
HIGHLAND FINANCIAL SERVICES, INC.	3A1	Highland Financial Services, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Highland Commercial Bank, both of Marietta, Georgia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at Camellia Boulevard and West Kaliste Saloom Road, Lafayette, Louisiana.	Newspaper:	12/09/2006
			Federal Register:	Not applicable
IBERIABANK CORPORATION	4c8	IBERIABANK Corporation, Lafayette, Louisiana, to acquire 100 percent of the outstanding shares of Southern Mortgage Corporation, Tulsa, Oklahoma, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.	Newspaper:	Not applicable
			Federal Register:	Not applicable
IBERIABANK CORPORATION	* 3A3	IBERIABANK Corporation, Lafayette, Louisiana, to acquire 100 percent of the outstanding shares of Pulaski Investment Corporation, and thereby acquire its subsidiary, Pulaski Bank & Trust Company, both of Little Rock, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
PIEDMONT COMMUNITY BANK GROUP, INC.	* 3A1	Piedmont Community Bank Group, Inc., Gray, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Piedmont Community Bank, Gray, Georgia.	Newspaper:	Not available
			Federal Register:	01/02/2007
SIGNATURE BANCSHARES, INC.	* 3A1	Signature Bancshares, Inc., Sandy Springs, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Signature Bank of Georgia, Dunwoody, Georgia.	Newspaper:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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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 December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CITIZENS BANK	* Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 4321 West College Avenue, Appleton, Wisconsin.	Newspaper: 11/17/2006 Federal Register: Not applicable
FIRST AMERICAN BANK	* 18C * Branch	First American Bank, Fort Dodge, Iowa, to merge with First American Bank, NA, Naples, Florida. As a result of this merger, all offices of First American Bank, NA, Naples, Florida, will become branches of First American Bank, Fort Dodge.	Newspaper: Not available Federal Register: Not applicable
GREENE INVESTMENT CO.	* 3A3	Greene Investment Co., Jefferson, Iowa, to acquire 100 percent of Dunlap Corporation, Slater, Iowa, and thereby indirectly acquire South Story Bank & Trust, Slater, Iowa.	Newspaper: Not available Federal Register: 12/29/2006
P/R BANCORP	* 3A1	P/R Bancorp, Spartanburg, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Greensfork Township State Bank, Spartanburg, Indiana.	Newspaper: Not available Federal Register: 01/02/2007

**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 December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
LINCO BANCSHARES, INC.	* 3A1	LINCO Bancshares, Inc., Clayton, Missouri, to become a bank holding company by acquiring 100 percent of Centennial Bancshares Corporation, Elsberry, Missouri, and thereby indirectly acquire Bank of Lincoln County, Elsberry, Missouri.	Newspaper: 12/23/2006 Federal Register: 12/29/2006

**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.

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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 December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BELLE FOURCHE BANCSHARES, INC.	CIC	Retroactive Change in Bank Control notice by Earl A. Davis, Rapid City, South Dakota, individually and as part of a group acting in concert with Davis Trusts, co-trustees Pioneer Bank & Trust, Belle Fourche, South Dakota, and Earl A. Davis, Rapid City, South Dakota; Earl A. Davis individually; the Florence E. Davis Credit Equivalency Trust, co-trustees Pioneer Bank & Trust, Belle Fourche, South Dakota, and Arthur H. Davis, Rapid City, South Dakota; the E.L. Davis Trust, co-trustees Earl A. Davis and Loretta L. Davis, both of Rapid City, South Dakota; Terry C. Davis and Elly R. Davis, both of Fair Oaks, California, to gain control of Belle Fourche Bancshares, Inc., Spearfish, South Dakota, and thereby indirectly gain control of Pioneer Bank & Trust, Belle Fourche, South Dakota.	Newspaper: Not available Federal Register: 12/20/2006
FIRST SECURITY BANK OF MISSOULA	* 18C * Branch	First Security Bank of Missoula, Missoula, Montana, to merge with Citizens State Bank of Hamilton, Hamilton, Montana and incident thereto proposes to establish branches at 100 Main Street, Hamilton, Montana, and 297 Woodside Cutoff Road, Corvallis, Montana.	Newspaper: Not available Federal Register: Not applicable
FRANKLIN BANCORP, INC. DBA SUNRISE COMMUNITY BANKS	* 3A5	Franklin Bancorp, Inc., Saint Paul, Minnesota, to acquire 100 percent of University Financial Corp., Saint Paul, Minnesota, and thereby indirectly acquire University National Bank, Saint Paul, Minnesota.	Newspaper: 12/03/2006 Federal Register: 12/04/2006
GLACIER BANK	* 18C * Branch	Glacier Bank, Kalispell, Montana to merge with First Citizens Bank, N.A., Columbia Falls, Montana and incident thereto proposes to establish branches at 540 Nucleus, Columbia Falls, Montana and 490 Reserve Drive, Kalispell, Montana.	Newspaper: Not available Federal Register: Not applicable
KIESTER INVESTMENTS, INC.	CIC	E. Kent Christian, Kiester, Minnesota, individually and as part of a group acting in concert with the Edward T. Christian Revocable Trust, Albert Lea, Minnesota, co-trustees E. Kent Christian and Edna Christian, Albert Lea, Minnesota, independent trustee Fred Friedrichsen, Glenville, Minnesota, and Edna Christian, individually, to acquire 25 percent or more of the shares of Kiester Investments, Inc., Kiester, Minnesota, and thereby indirectly acquire control of First State Bank of Kiester, Kiester, Minnesota.	Newspaper: 11/22/2006 Federal Register: 11/27/2006

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
L & M BANCSHARES, INC.	CIC	Notice by Walter G. Fries, Wabasha, Minnesota; Raymond B. Pinson, Del Ray Beach, Florida; Kenneth D. Myers, Apple Valley, Minnesota; GLA Investments, L.L.C., Lakeville, Minnesota, Gary Anderson as general partner; AMSIE Enterprise, LLC, Minnetonka, Minnesota, Donald Eisma as general partner; Nancy Ludwig and Francis N. Ludwig, Apple Valley, Minnesota; Richard B. Lambert, Jr., Apple Valley, Minnesota; Russell S. Sampson, Prior Lake, Minnesota; Curtis A. Sampson, Hector, Minnesota; Craig Potts, Henderson, Nevada; Brett D. Reese, Northfield, Minnesota; S & L Investments, LLP, Bloomington, Minnesota, David Stueve as general partner; Savage Capitalists, LLP, Bloomington, Minnesota, David Stueve as general partner; Pershing LLC FBO Richard D. Estenson IRA, Northfield, Minnesota; Charles and Cindy Beske, Lakeville, Minnesota; Brian Bauer, Garvin, Minnesota; and Severson Family Limited Partnership, Lakeville, Minnesota, Larry Severson as general partner, acting as a group in concert to gain control of L&M Bancshares, Inc., Shakopee, Minnesota, and thereby indirectly gain control of Northwest Community Bank, Champlin, Minnesota.	Newspaper: Not available Federal Register: Not available
MARQUETTE FINANCIAL COMPANIES	* 3A3	Marquette Financial Companies, Minneapolis, Minnesota, to acquire 100 percent of First Commerce Bank, Corpus Christi, Texas.	Newspaper: 12/15/2006 Federal Register: 12/15/2006
MONTANA BUSINESS CAPITAL CORPORATION	* 3A1 4c8	Montana Business Capital Corporation (to be known as Bancorp of Montana Holding Company), Missoula, Montana, to become a bank holding company by acquiring 100 percent of Bank of Montana, Missoula, Montana, a de novo bank. Applicant also requests permission to engage, de novo, in commercial and residential loan origination activities pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: 12/24/2006 Federal Register: 01/02/2007
NOVA CANADIAN HOLDINGS COMPANY	Investment	U.S. Bank, N.A., Cincinnati, Ohio, through NOVA Canadian Holdings Company, Minneapolis, Minnesota, an agreement corporation, are proposing to invest in a foreign organization by acquiring 100% of the shares of MBPR Services Inc., San Juan, Puerto Rico, a newly formed company.	Newspaper: Not applicable Federal Register: Not applicable
WESTERN SECURITY BANK	* 18C * Branch	Western Security Bank, Billings, Montana, to merge with First Citizens Bank of Billings, Billings, Montana and incident thereto proposes to establish six branches.	Newspaper: Not available Federal Register: Not applicable

\* Subject to the provisions of the Community Reinvestment Act

## District: 9

### Federal Reserve Bank of Minneapolis

#### Availability of CRA Public Evaluations

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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
2634191	GLACIER BK, KALISPELL, MONTANA	08/14/2006	11/28/2006	O	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANCSHARES OF KANSAS, INC.	* 3A1	Community Bancshares of Kansas, Inc., Goff, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Nemaha Investment Company, Inc., Merriam, Kansas, parent of First State Bank of Goff, Goff, Kansas.	Newspaper:	12/01/2006
			Federal Register:	12/04/2006
COMMUNITY BANKSHARES, INC.	* 3A3	Community Bankshares, Inc., Greenwood Village, Colorado, to acquire 100 percent of the voting shares of Citizens Financial Corporation, parent of Citizens State Bank of Cortez, both in Cortez, Colorado.	Newspaper:	Not available
			Federal Register:	12/26/2006
FIRST FIDELITY BANCORP, INC.	* 3A3	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Western Security Holding Co., Ltd., parent of Western Security Bank, both of Scottsdale, Arizona.	Newspaper:	01/03/2007
			Federal Register:	12/28/2006
FIRST INDEPENDENT BANCORP, INC.	* 3A3	First Independent Bancorp, Inc., Chickasha, Oklahoma, to acquire 100 percent of the voting shares of Cyril State Bank, Cyril, Oklahoma.	Newspaper:	Not available
			Federal Register:	12/29/2006
INVESTMENT OPTS, LLC	* 3A1	Investment Opts, LLC, Wray, Colorado, to become a bank holding company through the acquisition of 60 percent of the voting shares of FarmBank Holding, Inc., parent of First FarmBank (in organization), both in Greeley, Colorado. FarmBank Holding, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of First FarmBank (in organization), both in Greeley, Colorado.	Newspaper:	12/26/2006
			Federal Register:	12/26/2006
OAKLAND FINANCIAL SERVICES, INC.	* 3A5 * 4c8	Oakland Financial Services, Inc., Oakland, Iowa, to acquire Southwest Company, Sidney, Iowa, parent of First Community Bank, Sidney, Iowa, and thereby engage in the operation of a savings association. Oakland Financial Services, Inc., Oakland, Iowa, to acquire Otoe County Bancorporation, Inc., parent of Otoe County Bank and Trust Company, Nebraska City, Nebraska.	Newspaper:	12/16/2006
			Federal Register:	01/02/2007

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
PAWHUSKA FINANCIAL CORP.	CIC	Notification by Charles Patrick Larsh, Yucaipa, California; Jeffrey Scott Larsh, Indianapolis, Indiana; Lorene Stuart Larsh, Oklahoma City, Oklahoma; Steven Stuart Larsh, Libby, Montana; Mary Katherine McCarson, Kannapolis, North Carolina; Krista Marie Gomez, Arlington, Virginia; Thelma Stuart Stevens, Billings, Montana; Douglas Grant Stuart, Wagoner, Oklahoma; Douglas Grant Stuart, Jr., Austin, Texas; Elizabeth Allison Stuart, Silver Springs, Maryland; Ellen Rothermel Stuart, Dallas, Texas; Emily Anne Stuart, Columbia, Missouri; John Arthur Stuart, Jr., M.D., Dallas, Texas; John Arthur Stuart, III, Chandler, Arizona; Katherine Allison Stuart, West Lafayette, Indiana; Margaret Elizabeth Stuart, Chicago, Illinois; Monica Ann Stuart, Wagoner, Oklahoma; Sarah Rothermel Stuart, Nashville, Tennessee; as a group acting in concert; and Ellen Rothermel Stuart and John Arthur Stuart, Jr., M.D., both of Dallas, Texas; as individuals, to acquire control of Pawhuska Financial Corp., parent of First National Bank in Pawhuska, both in Pawhuska, Oklahoma.	Newspaper: Not available Federal Register: 12/19/2006

**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.

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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 December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
GULFPORT BANCSHARES OF DELAWARE, INC.	* 3A1	Gulfport Bancshares of Delaware, Inc., Wilmington, Delaware, to become a bank holding company by acquiring 100 percent of Gulfport Bancshares, Inc., Clute, Texas, and indirectly acquire Brazos National Bank, Richwood, Texas.	Newspaper: Not available Federal Register: 12/29/2006

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

**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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- 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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 2, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
UNITED SECURITY BANK	* 18C	United Security Bank, Fresno, California, to merge with Legacy Bank, N.A., Campbell, California.	Newspaper: 12/17/2006 Federal Register: Not applicable

**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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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
868376	BARNES BKG CO, KAYSVILLE, UTAH	07/10/2006	11/21/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act