
Federal Reserve Release



H.2

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

No. 23

Week Ending June 9, 2007

Enforcement

Primebank, LeMars, Iowa -- issuance of a consent order of prohibition against William R. Kahler, a former institution-affiliated party.
- Announced, June 6, 2007

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	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Bank of Virginia, Midlothian, Virginia -- to establish a branch at 10501 Patterson Avenue, Richmond.
- Approved, June 4, 2007

Secretary

Community Bank of Tri-County, Waldorf, Maryland -- to establish a branch at 11745 Rousby Hall Road, Lusby.
- Approved, June 5, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 2314 Proctor Valley Road, Chula Vista, California.
- Approved, June 6, 2007

Chicago

First Chicago Bank & Trust, Itasca, Illinois -- to retain a branch at 4343 North Elston Avenue, Chicago.
- Approved, June 8, 2007

St. Louis

First State Bank of Red Bud, Red Bud, Illinois -- to establish a branch at 2100 South Illinois Street, Belleville.
- Approved, June 6, 2007

Atlanta

LandMark Bank of Florida, Sarasota, Florida -- to establish a branch at 6020 Lakewood Ranch Boulevard, Bradenton.
- Approved, June 4, 2007

Boston

Merrill Merchants Bank, Bangor, Maine -- to establish branches at 335 Main Street, Waterville, and 84 Kennedy Memorial Drive.
- Withdrawn, June 5, 2007

Bank Branches, Domestic

Atlanta

Neighborhood Community Bank, Newnan, Georgia -- to establish a branch at 105 Carriage Oaks Drive, Tyrone.
- Approved, June 7, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 612 South McKenzie Street, Foley, Alabama.
- Approved, June 7, 2007

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 17900 Panama City Beach Parkway, Panama City, Florida; the intersection of Fruitville Road and Arthur Anderson Parkway, Sarasota; the intersection of I-12 and Highway 21, Covington, Louisiana; and 6460 Old Canton Road, Jackson, Mississippi.
- Approved, June 5, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 307 Unionville-Indian Trail Road, Indian Trail, North Carolina.
- Approved, June 4, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 8990 Turkey Lake Road, Orlando, Florida.
- Approved, June 7, 2007

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 10800-A Courthouse Road, Fredericksburg.
- Approved, June 5, 2007

Bank Holding Companies

Richmond

Bank of America Corporation, Charlotte, North Carolina -- to acquire U.S. Trust Corporation, New York, New York, and thereby acquire United States Trust Company International Corporation.

- Withdrawn, June 7, 2007

Chicago

Broadway Bancorp, Inc., Chicago, Illinois -- to become a bank holding company and to acquire Broadway Bank.

- Approved, June 6, 2007

Atlanta

Buckhead Community Bancorp, Inc., Atlanta, Georgia -- to merge with Allied Bancshares, Inc., Cumming, and thereby acquire its subsidiary, First National Bank of Forsyth County.

- Approved, June 5, 2007

Richmond

Chain Bridge Bancorp, Inc., McLean, Virginia -- to become a bank holding company and to acquire Chain Bridge Bank, National Association, a de novo bank.

- Approved, June 7, 2007

Dallas

First Texas BHC, Inc., Fort Worth, Texas -- to acquire SWB Bancshares, Inc. and thereby acquire SW Financial, Inc., Dover, Delaware, and Southwest Bank, Fort Worth, Texas.

- Approved, June 7, 2007

Chicago

Hills Bancorporation, Hills, Iowa -- to engage in community development activities.

- Approved, June 7, 2007

New York

JPMorgan Chase & Co., New York, New York -- to make an additional investment in its subsidiary, J.P. Morgan Chase International Holdings.

- Withdrawn, June 5, 2007

Bank Holding Companies

San Francisco

Manhattan Bancorp, El Segundo, California -- to become a bank holding company and to acquire Bank of Manhattan, N.A., a de novo bank.

- Approved, June 4, 2007

Chicago

Midwest Banc Holdings, Inc., Melrose Park, Illinois -- to merge with Northwest Suburban Bancorp, Inc., Mount Prospect, and thereby acquire Mount Prospect National Bank; and for Midwest Bank and Trust Company, Elmwood Park, to merge with Mount Prospect National Bank, Mount Prospect, and thereby establish branches.

- Approved, June 8, 2007

San Francisco

North Cascades Bancshares, Inc., Chelan, Washington -- waiver of application to merge with Mid State Bancorp, Waterville, in connection with the merger of Mid State Bank and North Cascades National Bank, Chelen.

- Granted, June 8, 2007

Minneapolis

Reliance Bancorporation, Inc., Faribault, Minnesota -- to become a bank holding company and to acquire Reliance Bank, a de novo bank.

- Approved, June 4, 2007

Kansas City

Southwest Bancorp, Inc., Stillwater, Oklahoma -- to acquire shares of Hart Food Stores, Inc., South Hutchinson, Kansas, and Bank of Kansas.

- Approved, June 7, 2007

Dallas

Southwest Bancshares, Inc., San Antonio, Texas -- to become a bank holding company and to acquire The Bank of San Antonio, a de novo bank.

- Approved, June 7, 2007

Bank Holding Companies

St. Louis

State Bank & Trust Company Employee Stock Ownership Plan, Greenwood, Mississippi, and State Capital Corp. -- waiver of application to merge with Geneva Bancshares, Inc., Geneva, Alabama, in connection with the merger of The American Bank, Geneva, and State Bank and Trust Company, Greenwood, Mississippi.
- Granted, June 4, 2007

Atlanta

WGNB Corp., Carrollton, Georgia -- to merge with First Haralson Corporation, Buchanan, and thereby acquire its subsidiary, First National Bank of Georgia.
- Approved, June 4, 2007

Bank Mergers

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to acquire certain assets and assume certain liabilities of the Norton and Pennington Gap branches of FNB Southeast, Reidsville, North Carolina.
- Approved, June 8, 2007

Change In Bank Control

Kansas City

Burlingame Bankshares, Inc., Burlingame, Kansas -- to retain control of Burlingame Bankshares, Inc.
- Permitted, June 5, 2007

Kansas City

CNBO Bancorp, Inc., Pryor, Oklahoma -- change in bank control.
- Permitted, June 5, 2007

San Francisco

Concord Place, Inc., Nassau, The Bahamas -- change in bank control.
- Withdrawn, June 8, 2007

Chicago

First Personal Financial Corp., Orland Park, Illinois -- change in bank control.
- Permitted, June 7, 2007

Change In Bank Control

Chicago

First Personal Financial Corp., Orland Park, Illinois -- to retain control of First Personal Financial Corp.
- Permitted, June 7, 2007

Extensions Of Time

New York

Bancorp of New Jersey, Inc., Fort Lee, New Jersey -- extension to August 9, 2007, to become a bank holding company and to acquire Bank of New Jersey.
- Granted, June 8, 2007

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- extension to September 8, 2007, to establish a branch at 3216 West Colorado Avenue and to increase its investment in bank premises.
- Granted, June 8, 2007

Richmond

BCBank, Inc., Philippi, West Virginia -- extension to October 10, 2007, to establish a branch at 936 East Park Avenue, Fairmont.
- Granted, June 6, 2007

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to March 19, 2008, to acquire additional shares of Cabool Bancshares, Inc. and thereby acquire Cabool State Bank.
- Granted, June 5, 2007

San Francisco

Security Pacific Bancorp, Los Angeles, California -- extension to September 6, 2007, to acquire shares of Pacific Premier Bancorp, Inc., Costa Mesa, and thereby acquire Pacific Premier Bank.
- Granted, June 7, 2007

Extensions Of Time

Richmond

TrustAtlantic Financial Corporation, Raleigh, North Carolina -- extension to June 30, 2007, to become a bank holding company and to acquire Millennia Community Bank, Greenville.

- Granted, June 4, 2007

Membership

Chicago

First Eagle National Bank, Hanover Park, Illinois -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, known as First Eagle Bank.

- Approved, June 7, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 9, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by The Connecticut Bank and Trust Company, Hartford, Connecticut, to open a de novo branch in Rocky Hill, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Not available Federal Register: Not applicable

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 June 9, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK, THE	Investment	The Bank of New York, New York, New York and BNY International Financing Corporation, submits a prior notice, to invest in the Bank of New York, S.A., Institucion Banca Multiple, a commercial bank organized and established under the laws of Mexico.	Newspaper:	Not applicable
			Federal Register:	Not applicable
DORAL GP LTD.	* 3A1 * 4c8	Application and Notice by Doral GP, Ltd., Doral Holdings, LP and Doral Holdings Delaware, LLC all of New York, New York, pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act to acquire up to 95 percent of Doral Financial Corporation, San Juan, Puerto Rico ("Doral") and thereby acquire Doral's wholly-owned bank subsidiary, Doral Bank, San Juan, Puerto Rico and Doral's wholly-owned federal savings bank, Doral Bank, FSB, New York, New York.	Newspaper:	06/13/2007
			Federal Register:	06/14/2007
INTESA SANPAOLO S.P.A.	FBSEA	Intesa Sanpaolo S.p.A., Turin, Italy, to retain the federally licensed branch of former Sanpoalo IMI, S.p.A., in New York, New York.	Newspaper:	06/21/2007
			Federal Register:	Not applicable
LANDSBANKI ISLANDS HF	FBSEA	Landsbanki Islands hf., Reykjavik, Iceland is applying to establish and maintain a branch in New York.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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214807	DEUTSCHE BK TC AMERICAS, NEW YORK, NEW YORK	11/20/2006	05/14/2007	O	Whole/Ltd Purp

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 9, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 9, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL CORPORATION	* 3A3 CIC	Citizens National Corporation, Paintsville, Kentucky, to acquire 100 percent of Kentucky National Bank of Pikeville, Pikeville, Kentucky	Newspaper: Federal Register:	Not available Not available
FIFTH THIRD BANCORP	* 4c8	Fifth Third Bancorp, Cincinnati, Ohio, to acquire 100 percent of R-G Crown Bank, FSB, Casselberry, Florida, pursuant to section 4(c)(8) of the Bank Holding Company Act	Newspaper: Federal Register:	Not available Not available
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 4220 Cleveland Avenue N.W., Canton, OH.	Newspaper: Federal Register:	06/09/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2435 South Brentwood Boulevard, Brentwood, MO.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 200 East State Road 436, Casselberry, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3540 North 17-92, Lake Mary, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1199 Spring Centre South Boulevard, Altamonte Springs, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 9991 University Boulevard, Orlando, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the Northeast corner of State Route 436 and Turnbull Road, Orlando, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 10401 Curry Ford Road, Orlando, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3165 Howland Road, Deltona, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2730 Elkham Road, Deltona, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the Northwest corner of Courtland Boulevard and Fort Smith Road, Deltona, FL.	Newspaper: Federal Register:	06/13/2007 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
362717	CROGHAN COLONIAL BK, FREMONT, OHIO	03/19/2007	06/04/2007	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending June 9, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF AMERICA CORPORATION	* 3A5	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of ABN AMRO North America Holding Company, Chicago, Illinois, and thereby indirectly acquire LaSalle Bank National Association, Chicago, Illinois, and LaSalle Bank Midwest National Association, Troy, Michigan.	Newspaper: 06/30/2007 Federal Register: 07/03/2007
FIRST BANK AND TRUST COMPANY, THE	* Branch	First Bank & Trust Company, Lebanon, Virginia, to establish a branch facility at 851 Lew Dewitt Boulevard, Waynesboro, Virginia.	Newspaper: 06/14/2007 Federal Register: Not applicable
SQUARE 1 FINANCIAL, INC.	4c8	Square 1 Financial, Inc., Durham, North Carolina, to engage de novo in private placement and investment advisory activities.	Newspaper: Not applicable Federal Register: 06/26/2007
UNION BANK AND TRUST COMPANY	* 18C * Branch	Union Bank and Trust Company, Bowling Green, Virginia, to acquire certain assets and assume certain liabilities of the Charlottesville, Virginia, branch office of Provident Bank of Maryland, Baltimore, Maryland.	Newspaper: Not available Federal Register: Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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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.

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 June 9, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCOLOMBIA S.A.	4c8	Bancolumbia S.A., Medellin, Columbia, proposes to acquire Bienes y Servicios,S.A., Santa Tecla, El Salvador, and thereby engage in activities related to money transfer services and selling prepaid calling cards. The activities will be engaged in pursuant to 12 C.F.R. § 225.28(b)(14) and prior Board Orders (see Midland Bank, PLC, 76 Fed. Res. Bull. 860 (October 1990); Norwest Corporation, 81 Fed. Res. Bull. 1130 (December 1995); and Popular, Inc., 84 Fed. Res. Bull. 481 (June 1998 (prepaid telephone cards). See also BankBoston Corporation, et. al., 85 Fed. Res. Bull. 582 (August 1999) (electronic fund transfer related data processing and transmission services); The Bank of Nova Scotia, et. al., 83 Fed. Res. Bull. 127 (February 1997) (foreign exchange clearing and settlement services); CoreStates Financial Corp., et. al., 79 Fed. Res. Bull. 1158 (December 1993) (electronic payments devices); Avantor Financial Corporation, 76 Fed. Res. Bull. 779 (September 1990) (electronic fund transfer services); Citicorp, 68 Fed. Res. Bull. 505 (August 1982) (electronic fund transfers and check clearing and collection services).	Newspaper: Not applicable Federal Register: Not available
FIRST BOAZ BANCORPORATION	4c8	First Boaz Bancorporation, to acquire 100 percent of the outstanding shares of First Bank Mortgage Services, Inc., both of Boaz, Alabama, and thereby engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.	Newspaper: Not applicable Federal Register: Not applicable
FIRST GEORGIA COMMUNITY BANK	* Branch	First Georgia Community Bank, Jackson, Georgia, to establish a branch located at 361 Wilson Road, Griffin, Georgia.	Newspaper: 06/23/2007 Federal Register: Not applicable
FIRST NATIONAL CORPORATION	CIC	First National Corporation, Savannah, Georgia, after-the-fact change in control notice filed by Mr. Heys Edward McMath, III, Savannah, Georgia, to retain 10.32 percent of the outstanding shares of First National Corporation, and its subsidiary, First National Bank, both of Savannah, Georgia.	Newspaper: 06/25/2007 Federal Register: 06/22/2007
NORTHSTAR BANKING CORPORATION	* 3A1	NorthStar Banking Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of NorthStar Bank (in organization), both of Tampa, Florida.	Newspaper: 06/21/2007 Federal Register: Not available
PRO FINANCIAL HOLDINGS, INC.	* 3A1	Pro Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Pro Bank (in organization), both of Tallahassee, Florida.	Newspaper: 06/22/2007 Federal Register: 07/06/2007

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending June 9, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, after-the-fact branch application to establish a branch located at 1011 Parkway, Sevierville, Tennessee.	Newspaper: 06/08/2007 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches in the following locations: 404 Johnnie Dodds Boulevard, Mt. Pleasant, South Carolina, to be known as the Mathis Ferry Office; 601 Courtland Boulevard, Delton, Florida, to be known as the Deltona Commons Office; and 11721 Bonita Beach Road, SE, Bonita Springs, Florida, to be known as the Livingston Road Office.	Newspaper: 06/21/2007 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

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 9, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of Issaquah Community Bank (in organization), Issaquah, Washington.	Newspaper: 06/22/2007 Federal Register: 06/15/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of High Desert Bank (in organization), Bend, Oregon, and thereby operate a savings association.	Newspaper: 06/17/2007 Federal Register: 06/18/2007
FAMILY MERCHANTS BANCORPORATION, INC.	CIC	Notice by Audrey G. Savage, Monticello, Iowa, individually and as trustee of the Audrey G. Savage Revocable Inter Vivos Trust, to gain control of Family Merchants Bancorporation, Cedar Rapids, Iowa, and thereby indirectly Family Merchants Bank, Cedar Rapids, Iowa.	Newspaper: 06/04/2007 Federal Register: 06/04/2007
FIRST CHICAGO BANK & TRUST	* Branch	First Chicago Bank & Trust, Itasca, Illinois, to retain their branch facility located at 4343 N. Elston Avenue, Chicago, Illinois.	Newspaper: 05/22/2007 Federal Register: Not applicable
FIRST MUTUAL OF RICHMOND, INC.	* 4c8	First Mutual of Richmond, Inc. and Richmond Mutual Bancorporation, Inc., both of Richmond, Indiana, to acquire 100 percent of the voting shares of Mutual Bancorp, Inc., Sidney, Ohio and thereby indirectly acquire Mutual Federal Savings Bank, Sidney, Ohio, and thereby operate a savings association, and the requests to terminate their commitment not incur any debt without the prior approval of the Federal Reserve Bank.	Newspaper: 06/17/2007 Federal Register: 06/22/2007
GERBER BANCSHARES, INC.	* 3A1	Gerber Bancshares, Inc., Argenta, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of The Gerber State Bank, Argenta, Illinois.	Newspaper: 06/30/2007 Federal Register: 07/06/2007
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Excel Bank Minnesota, Minneapolis, Minnesota, and thereby to establish 4 branches.	Newspaper: Not available Federal Register: Not applicable
MIDWEST BANK OF WESTERN ILLINOIS	* Branch	Midwest Bank of Western Illinois, Monmouth, Illinois, to establish a branch facility to be located at Grant Avenue and North Seminary Street, Galesburg, Illinois.	Newspaper: 06/09/2007 Federal Register: Not applicable
NORTHERN TRUST COMPANY, THE	Foreign Branch	Reg K - 12-day Notice - The Northern Trust Company, Chicago, Illinois, to establish a branch in Melbourne, Australia.	Newspaper: Not applicable Federal Register: Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
807348	BANK OF OAKFIELD, OAKFIELD, WISCONSIN	01/22/2007	06/04/2007	S	Small Bank
3303917	ROCKFORD B&TC, ROCKFORD, ILLINOIS	02/20/2007	05/24/2007	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 June 9, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMERCE BANCORP, INC	CIC	Notice by the Wilson-Gardner Family Control Group, Jackson, Mississippi, to retain control of Commerce Bancorp, Inc., Greenwood, Mississippi. The Control Group consists of Rufus K. Gardner, Winona, Mississippi (as trustee of the Gardner Trust, Jackson, Mississippi); Joseph E. Gardner, Austin, Texas (as trustee of the Gardner Trust, Jackson, Mississippi); Alice King Harrison, Forrest City, Arkansas; Fred Gillaspay Wilson, Jackson, Mississippi (individually and as a trustee of the Gardner Trust, Jackson, Mississippi); John Frederick Wilson, Jackson, Mississippi; Margaret Gardner Wilson, Ridgeland, Mississippi; Margaret Wilson Ethridge, Madison, Mississippi; Ermis King Wilson, Sterlington, Louisiana; Edna Earl Douglas, Memphis, Tennessee; Alison Wilson Page, Sterlington, Louisiana; and Ermis M. Wilson, Sterlington, Louisiana.	Newspaper: 06/21/2007 Federal Register: 06/22/2007
DREW BANCSHARES, INC.	CIC	Notice by Bennie F. Ryburn, Jr., as sole voting trustee, to retain voting control of Drew Bancshares, Inc's., stock held by the Bennie F. Ryburn Family Trust, all of Monticello, Arkansas.	Newspaper: 06/15/2007 Federal Register: 06/25/2007
FARMERS BANCORP INC.	CIC	Notice by Gaylon M. Lawrence, Jr., Franklin, Tennessee, to gain control of Farmers Bancorp, Inc., Blytheville, Arkansas.	Newspaper: Not available Federal Register: 06/27/2007
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 1700 North Broadway, Walnut Creek, California.	Newspaper: 06/16/2007 Federal Register: Not applicable
FIRST STATE BANCSHARES, INC.	* 3A3	First State Bancshares, Inc., Farmington, Missouri, to acquire 100 percent of Progress Bancshares, Inc., Sullivan, Missouri, and thereby indirectly acquire Progress Bank, Sullivan, Missouri.	Newspaper: 07/07/2007 Federal Register: 06/29/2007
PEOPLES BANK & TRUST CO.	* 18C * Branch	Peoples Bank & Trust Co., Troy, Missouri, to purchase certain assets and assume certain liabilities of the branch office located at 106 Business Highway 61 South, Bowling Green, Missouri, of F & M Bank and Trust Company, Hannibal, Missouri, and to retain the acquired facility as a branch office.	Newspaper: 07/06/2007 Federal Register: Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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 June 9, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST BANK OF BALDWIN, THE	* 18C * Branch	First Bank of Baldwin, Baldwin, Wisconsin to merge with Bank of Spring Valley Spring Valley, Wisconsin and thereto establish branches at 320 McKay Street Spring Valley, Wisconsin and 409 Main Street Plum City, Wisconsin.	Newspaper: Not available Federal Register: Not applicable
FIRST NATIONAL BANK OF SAUK CENTRE RETIREMENT SAVINGS & EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	First National Bank of Sauk Centre Retirement Savings & Employee Stock Ownership Plan and Trust, Sauk Centre, Minnesota, and Sauk Centre Financial Services Inc., Sauk Centre, Minnesota, to acquire 100 percent of Lake Country State Bank, Long Prairie, Minnesota.	Newspaper: 06/22/2007 Federal Register: 06/18/2007
SAUK CENTRE FINANCIAL SERVICES, INC.	CIC	Notice by William H. Unger, Sauk Centre, Minnesota, and Alfred P. Minnerath, Starbuck, Minnesota, to gain control of Sauk Centre Financial Services Inc., Sauk Centre, Minnesota, and thereby indirectly gain control of First National Bank of Sauk Centre, Sauk Centre, Minnesota.	Newspaper: Not available Federal Register: 06/25/2007
TIMBERLAND BANCORP	CIC	Notice by Mr. William M. Spang, Jr. of Eveleth, Minnesota to gain control of Timberland Bancorp, Baxter, Minnesota and thereby indirectly gain control of First National Bank of Buhl, Buhl, Minnesota.	Newspaper: 06/04/2007 Federal Register: 06/20/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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- 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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 9, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 2300 Louisiana NE, Albuquerque, New Mexico.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRSTBANK HOLDING COMPANY	* 3A3	FirstBank Holding Company, Lakewood, Colorado, to acquire up to 100 percent of the voting shares of FirstBank of Arizona, Phoenix, Arizona (in organization).	Newspaper:	06/30/2007
			Federal Register:	06/29/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
456755	EXCHANGE B&TC, PERRY, OKLAHOMA	02/26/2007	05/25/2007	S	Small Bank
988452	FIRST BETHANY BK & TR, BETHANY, OKLAHOMA	03/05/2007	06/05/2007	S	Small Bank
449953	SOLUTIONSBANK, OVERLAND PARK, KANSAS	02/20/2007	05/25/2007	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 June 9, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
HCSB, A STATE BANKING ASSOCIATION	* Branch	HCSB, a state banking association, Plainview, Texas, to establish a branch to be located at 710 South Adams, Fredericksburg, Texas 78624.	Newspaper: 06/21/2007 Federal Register: Not applicable
INDEPENDENT BANK OF TEXAS	* Branch	Independent Bank of Texas, Irving, Texas, to move the branch from 2601 Network Blvd., Frisco, Texas 75034, to 1518 Legacy Drive, Frisco, Texas 75034.	Newspaper: 06/28/2007 Federal Register: Not applicable
MIAMI BANCSHARES, INC.	CIC	Notice by Ms. Susan Moore Carter Rhoades, Pampa, Texas, to acquire an interest up to 20.30 percent in Miami Bancshares, Inc., Miami, Texas, and indirectly First State Bank of Miami Texas, Miami, Texas.	Newspaper: 06/22/2007 Federal Register: 06/25/2007
MIAMI BANCSHARES, INC.	CIC	Notice by Mr. Locke M. Carter, Wolfforth, Texas, to acquire an interest up to 20.30 percent in Miami Bancshares, Inc., Miami, Texas, and indirectly First State Bank of Miami Texas, Miami, Texas.	Newspaper: 06/22/2007 Federal Register: 06/25/2007
MIAMI BANCSHARES, INC.	CIC	Notice by Mr. David E. Locke, Miami, Texas, to acquire an interest up to 22.20 percent in Miami Bancshares, Inc., Miami, Texas, and indirectly acquire First State Bank of Miami Texas, Miami, Texas.	Newspaper: 06/22/2007 Federal Register: 06/25/2007
MS FINANCIAL, INC.	CIC	Notice has been filed by John Luther King, Jr, Dallas, Texas.; Teresa Ann King, Dallas, Texas; LKCM Investment Partnership, L.P., Ft. Worth, Texas; New Summit Partners, L.P., Ft. Worth, Texas; LKCM Private Discipline Master Fund, SPC, Grand Cayman, Cayman Islands; J. Bryan King, Ft. Worth, Texas; and Mason D. King, Ft. Worth, Texas, together, acting in concert, to increase their ownership and voting control of MS Financial, Inc., Kingwood, Texas, from 7.97 percent to 12.69 percent, and indirectly acquire Main Street Bank, Kingwood, Texas.	Newspaper: Not available Federal Register: Not available
SOUTHWEST BANK	Member	Southwest Bank, Fort Worth, Texas, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable
TRUSTTEXAS MUTUAL HOLDING COMPANY	* 3A1	TrustTexas Mutual Holding Company, Cuero, Texas, and TrustTexas Financial Group, Inc., Cuero, Texas, to become bank holding companies by acquiring 100 percent of TrustTexas Bank, S.S.B., Cuero, Texas.	Newspaper: Not available Federal Register: 06/26/2007

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
706151	STATE BK TX, HOUSTON, TEXAS	03/26/2007	07/02/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 9, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
GRANITE BANCSHARES, INC.	* 3A1	Granite Bancshares, Inc., to become a bank holding company by acquiring 100 percent of Granite Community Bank, N.A., both of Granite Bay, California.	Newspaper: Not available Federal Register: 07/06/2007

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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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

* Subject to the provisions of the Community Reinvestment Act