
Federal Reserve Release



H.2

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

No. 33

Week Ending August 18, 2007

Bank Holding Companies

Wells Fargo & Company, San Francisco, California. -- to acquire Greater Bay Bancorp, East Palo Alto, and thereby acquire Greater Bay Bank, National Association, Palo Alto.

- Approved, August 17, 2007

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 6-1/4 percent to 5-3/4 percent by the Federal Reserve Banks of New York and San Francisco, effective August 17, 2007.

- Approved, August 16, 2007

Discount and Advance Rates -- decrease in the primary credit rate from 6-1/4 percent to 5-3/4 percent by the Federal Reserve Banks of Boston, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, and Dallas.

- Approved, August 17, 2007

Enforcement

Anadarko Bank and Trust Company, Anadarko, Oklahoma -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, August 16, 2007

Chemical Bank, Midland, Michigan -- issuance of a consent order of assessment of a civil money penalty.

- Announced, August 14, 2007

Hanmi Bank, Los Angeles, California -- issuance of a consent order of assessment of a civil money penalty.

- Announced, August 9, 2007

(A/C)

Enforcement

Marco Community Bank, Marco Island, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the Florida Office of Financial Regulation.

- Announced, August 16, 2007

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operational and Payment System

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2400 Main Street, Outlot 2, Evanston, Illinois.

- Approved, August 17, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4137 West 167th Street, County Club Hills, Illinois.

- Approved, August 17, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1716 156th Street, Hammond, Indiana.

- Approved, August 17, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4600 54th Avenue South, St. Petersburg, Florida.

- Approved, August 17, 2007

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- to establish a branch at 9040 Carothers Parkway, Franklin.

- Approved, August 16, 2007

Bank Branches, Domestic

St. Louis

First State Bank, Conway, Arkansas -- to establish a mobile branch in Cleburne County.

- Approved, August 15, 2007

Chicago

Green Lake State Bank, Green Lake, Wisconsin -- to establish a branch at Highway 23 and Rickmeyer Drive, Fond du Lac.

- Approved, August 17, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 2920 Jones Franklin Road, Cary.

- Approved, August 16, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 3619 Rogers Road, Wake Forest.

- Approved, August 16, 2007

Bank Holding Companies

Chicago

Arcola Holdings, Chicago, Illinois -- to become a bank holding company and to acquire Arcola Homestead Savings Bank, Arcola.

- Approved, August 17, 2007

Bank Holding Companies

St. Louis

Heritage Management Company, Inc., Washington, Missouri -- to become a bank holding company and to acquire United Bank of Chamois.

- Approved, August 16, 2007

Minneapolis

John T. Vucurevich Foundation, Rapid City, South Dakota -- to become a bank holding company and to acquire shares of United Bancorporation, Osseo, Wisconsin; United Bank, Cambridge State Bank, Cambridge; Bank of Poynette, Polynette; Lincoln County Bank, Merrill; Clark County State Bank, Osceola, Iowa; Farmers State Bank, Stickney, South Dakota; and Farmers & Merchants State Bank, Iroquois.

- Approved, August 13, 2007

Minneapolis

Merchants Financial Group, Inc., Winona, Minnesota -- to acquire Jerema, Inc., Cannon Falls, and thereby acquire The First National Bank in Cannon Falls.

- Approved, August 17, 2007

Cleveland

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- waiver of application to acquire Yardville National Bancorp, Hamilton, New Jersey, in connection with the merger of The Yardville National Bank, Yardville, and PNC Bank, National Association, Pittsburgh, Pennsylvania.

- Withdrawn, August 16, 2007

Kansas City

The Protection Bank Holding Company, Inc., Protection, Kansas -- to acquire Citizens State Bank of Ashland.

- Approved, August 15, 2007

Bank Holding Companies

New York

Shinhan Financial Group Ltd., Inc., Seoul, Korea, and Shinhan Bank -- waiver of application requirement in connection with the merger of their subsidiary, Shinhan Bank America, New York, New York, and North Atlanta National Bank, Alpharetta, Georgia.

- Granted, August 16, 2007

Philadelphia

Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- waiver of application to acquire Community Banks, Inc., Harrisburg, in connection with the merger of their subsidiaries, Susquehanna Bank PA, Lititz, and CommunityBanks, Millersburg.

- Approved, August 16, 2007

Minneapolis

Taunton Bancshares, Inc., Taunton, Minnesota -- to become a bank holding company and to acquire State Bank of Taunton.

- Approved, August 14, 2007

Atlanta

Tennessee Bancshares, Inc., Tullahoma, Tennessee -- to become a bank holding company and to acquire the Bank of Tullahoma.

- Approved, August 14, 2007

San Francisco

W.T.B. Financial Corporation, Spokane, Washington -- to retroactively acquire shares of Lewis Investors, LLC, Seattle.

- Withdrawn, August 14, 2007

Bank Holding Companies

Secretary

Wachovia Corporation, Charlotte, North Carolina -- to acquire A.G. Edwards Trust Company FSB, St. Louis, Missouri.

- Approved, August 14, 2007

Bank Mergers

Cleveland

Community Trust Bank, Inc., Pikeville, Kentucky -- to merge with Eagle Bank, Inc., Williamstown.

- Withdrawn, August 15, 2007

Banks, Foreign

Director, BS&R

The State Export-Import Bank of Ukraine, Inc., Kiev, Ukraine -- to establish a representative office in New York, New York.

- Approved, August 17, 2007

Change In Bank Control

Dallas

Delhi Bancshares, Inc., Delhi, Louisiana -- change in bank control.

- Permitted, August 14, 2007

Extensions Of Time

Kansas City

The Farmers State Bank of Fort Morgan, Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to November 17, 2007, to acquire shares of F.S.B. Bancorporation of Fort Morgan, Colorado, and Farmers State Bank of Fort Morgan.

- Granted, August 17, 2007

Regulations And Policies

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the Minneapolis and Kansas City Federal Reserve Districts (Docket No. R-1293).

- Approved, August 13, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN BANCORP, INC.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by James J. Mawn, Sr. Gloucester, Massachusetts, and members of his immediate family and affiliated entities acting in concert to acquire additional shares of Northern Bancorp, Inc., Woburn, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not available

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIED IRISH BANKS, P.L.C.	* 3A3	Allied Irish Banks, p.l.c., Dublin, Ireland to acquire additional shares of M&T Bank Corporation, Buffalo, New York ("M&T"), for a total of 29 percent, as a result of M&T's stock buyback program, and thereby indirectly control Manufacturers and Traders Trust Company, Buffalo, New York and M&T Bank, N.A., Oakfield, New York.	Newspaper: Federal Register:	Not available 08/27/2007
ANDHRA BANK	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
BANCO LATINOAMERICANO DE EXPORTACIONES, S.A.	4c8	Banco Latinoamericano de Exportaciones S.A., Panama City, Republic of Panama, requests prior approval of the Board of Governors of the Federal Reserve System to engage in nonbanking activities, pursuant to Sections 4(c) (8) and 4(j) of the BHC Act of 1956 and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/04/2007
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France requests approval pursuant to the International Banking Act of 1978 and after the fact provisions of Section 211.24(a)(6) of Regulation K to establish the New York branch of its subsidiary Banca Nazionale del Lavoro S.p.A., Rome, Italy.	Newspaper: Federal Register:	Not available Not applicable
CENTER BANCORP, INC.	4c8	Center Bancorp, Inc., Union, New Jersey, request prior approval of the Board of Governors of the Federal Reserve System, to acquire Beacon Trust Company, Inc., a limited purpose trust company located in Madison, New Jersey and thereby engage in certain nonbanking activities.	Newspaper: Federal Register:	Not applicable Not applicable
HSH NORDBANK AG	4c8	HSH Nordbank Ag, Hamburg, Germany, proposes to engage in financial and investment advisory activities, by making a joint venture investment in Estein & Associates USA, Ltd., Orlando, Florida, pursuant to Section 4(c) (8) and 4(j) of the BHC Act and Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
INTERNATIONAL BANK OF AZERBAIJAN	FBSEA	International Bank of Azerbaijan, Baku, Azerbaijan, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MACQUARIE BANK LIMITED	FBSEA	Macquarie Bank Ltd., Sydney, Australia, to establish one additional representative office in Chicago, Illinois, pursuant to Section 211.24(a) (2)(i)(B)(3) of Regulation K.	Newspaper: Federal Register:	09/05/2007 Not applicable

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company requests approval to open and occupy a branch to be located at 398 Harrisburg Avenue, Suite, 200, City of Lancaster, Lancaster County, Pennsylvania.	Newspaper:	08/26/2007
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company requests approval to open and occupy a branch to be located at 1030 Jackson Avenue, Borough of Queens, Queens County, New York.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 18, 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.

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANCSHARES, INC.	* 3A5	Hometown Bancshares, Inc. Middlebourne, West Virginia to acquire First Community Bancorp, Inc., St. Marys, West Virginia, pursuant to section 3(a)(5) of the BHCA. First National Bank of St. Marys, St. Marys, West Virginia will be merged with and into Union Bank, Inc., Hometown's subsidiary bank located in Middlebourne, West Virginia.	Newspaper:	09/07/2007
			Federal Register:	08/31/2007

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FAUQUIER BANK, THE	* Branch	The Fauquier Bank, Warrenton, Virginia, proposes to establish a branch at 15252 Washington Street, Haymarket, Virginia.	Newspaper:	08/23/2007
			Federal Register:	Not applicable
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to provide a courier service to pick up deposits from customers in Camden, Chowan, Currituck, Dare, Durham, New Hanover, Orange, Pasquotank, Perquimans, Pitt, Wake, and Washington Counties, North Carolina.	Newspaper:	08/30/2007
			Federal Register:	Not applicable
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to provide a courier service to pick up deposits from customers in Greenville County, Virginia Beach, Chesapeake, Newport News, Portsmouth, and Norfolk, Virginia.	Newspaper:	08/30/2007
			Federal Register:	Not applicable
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to provide a courier service to pick up deposits from customers in Albemarle, Chesterfield, Greenville, and Henrico Counties, and the cities of Richmond and Charlottesville, Virginia.	Newspaper:	08/30/2007
			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.

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDEREN FINANCIAL OF TAMPABAY, INC.	* 3A1	Anderen Financial of TampaBay, Inc., Clearwater, Florida, to become a bank holding company by acquiring 100 percent of the capital stock of Anderen Bank of Tampa Bay, Palm Harbor, Florida (in organization).	Newspaper: Federal Register:	09/12/2007 09/14/2007
BANCO POPULAR ESPANOL, S.A.	* 3A1	Banco Popular Espanol, S.A., Madrid, Spain, to become a bank holding company by acquiring 100 percent of the outstanding shares of TotalBank, Miami, Florida.	Newspaper: Federal Register:	09/09/2007 09/14/2007
CITIZENS SOUTHERN BANCSHARES, INC.	CIC	Citizens Southern Bancshares, Inc., Vernon, Alabama (Bancshares), prior change in control notice filed by Guy F. Medley and Ann S. Medley; Michael A. Medley and Lanora A. Medley; Michael P. McCann and Janice A. McCann; Michael A. Bean and Deborah B. Bean; and Jeffrey K. Stout and Diane O. Stout, all of Dothan, Alabama, to collectively acquire 69.17 percent of the outstanding shares of Bancshares and its subsidiary, Citizens State Bank, Vernon, Alabama.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Bancorp Colorado Ltd. II, Fort Collins, Colorado, to acquire 51 percent of the voting shares of Loveland Bank of Commerce (in organization), Loveland, Colorado.	Newspaper: Federal Register:	09/01/2007 08/31/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3361 Rosecrans Street, Suite 9A, San Diego, California.	Newspaper: Federal Register:	Not available Not applicable
COVENANT BANCSHARES, INC.	* 3A1	Covenant Bancshares, Inc., Forest Park, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank of Lawndale, Chicago, Illinois.	Newspaper: Federal Register:	Not available 09/14/2007
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of Banner Corporation, Walla Walla, Washington, and thereby indirectly acquire Banner Bank, Walla Walla, Washington and Islanders Bank, Friday Harbor, Washington.	Newspaper: Federal Register:	Not available 09/04/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of BankFinancial Corporation, Burr Ridge, Illinois, and thereby indirectly acquire BankFinancial F.S.B., Olympia Fields, Illinois, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of CFS Bancorp, Inc., Munster, Indiana, and thereby indirectly acquire Citizens Financial Bank, Munster, Indiana, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire PFF Bank and Trust, Pomona, California, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of Provident Financial Holdings, Inc., Riverside, California, and thereby indirectly acquire Provident Savings Bank, F.S.B., Riverside, California, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FOX RIVER FINANCIAL CORPORATION	* 3A1	Fox River Financial Corporation, Burlington, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Fox River State Bank, Burlington, Wisconsin.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 18, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEVEL ONE BANCORP	* 3A1	Level One Bancorp, Inc., Farmington Hills, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Level One Bank (in organization), Farmington Hills, Michigan.	Newspaper:	09/02/2007
			Federal Register:	09/06/2007
METROPOLITAN BANK GROUP, INC.	* 3A3	Metropolitan Bank Group, Inc., Chicago, Illinois and Plaza Bancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Poplar Creek Community Bank (in organization), Rolling Meadows, Illinois.	Newspaper:	09/03/2007
			Federal Register:	09/06/2007
PAN AMERICAN ACQUISITION, INC	* 3A1	Pan American Acquisition, Inc., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of JD Financial Group, Inc., Chicago, Illinois, and thereby indirectly acquire Pan American Bank, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	08/20/2007
SB BANCORP, INC.	* 3A1	SB Bancorp, Inc., DeForest, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Settlers Bank (in organization), DeForest, Wisconsin.	Newspaper:	Not available
			Federal Register:	09/14/2007

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 11451 Broadway Street, Pearland, Texas.	Newspaper:	09/01/2007
			Federal Register:	Not applicable
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	M & P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M & P Community Bancshares, Inc., Newport, Arkansas, for total ownership of up to 32 percent.	Newspaper:	09/14/2007
			Federal Register:	09/14/2007

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
643546	LEITCHFIELD DEPOSIT B&TC, LEITCHFIELD, KENTUCKY	04/30/2007	08/03/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACCESS BANCSHARES, INC.	CIC	Notice by First Trust Company of Onaga, N.A. FBO LeRoy Albjerg, IRA, Arden Hills, Minnesota; US Bancorp Piper Jaffray custodian FBO Harold Broman, Jr., North St. Paul, Minnesota; Larry Dunn, Stacy, Minnesota; and Diana Makens, Las Vegas, Nevada, to join an existing group acting in concert: 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 Enterprises, 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; 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; and Brian Bauer, Garvin, Minnesota, to gain control of 25 percent or more of the shares of Access Bancshares, Inc., Champlin, Minnesota, and thereby indirectly gain control of Access Bank, Champlin, Minnesota.	Newspaper:	Not available
			Federal Register:	08/31/2007

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.

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANCSHARES, INC.	* 3A3	American State Bancshares, Inc., Great Bend, Kansas, to acquire 100 percent of the voting shares of Intra Financial Corp, Concordia, Kansas, parent of Peoples Exchange Bank, Belleville, Kansas.	Newspaper: Federal Register:	08/31/2007 09/07/2007
CARROLL COUNTY BANCSHARES, INC.	CIC	Notification by Emmalie Gessner Cowherd, Carrollton, Missouri, individually, as trustee of the Emmalie Gessner Cowherd Revocable Living Trust, as personal representative of the Clifton R. Cowherd Estate and as a member of a family group; and Benjamin G. Polen, Carrollton, Missouri, both individually and as a member of a family group; to retain control of Carroll County Bancshares, Inc., Carrollton, Missouri, parent of Carroll County Trust Company of Carrollton, Missouri.	Newspaper: Federal Register:	Not available 08/23/2007
CITIZENS BANKSHARES, INC.	CIC	Notice filed by the 2007 Voting Trust Agreement, and its trustees, Albert Charles Kelly, Jr. and Peter John Kelly, both of Bristow, Oklahoma; Shawn Trevor Kelly, Edmond, Oklahoma; Paul Harrison Cornell, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma, all to acquire control of Citizens Bankshares, Inc., Okemah, Oklahoma, parent of Citizens State Bank, Okemah, Oklahoma.	Newspaper: Federal Register:	Not available Not available
ENTERPRISE HOLDING COMPANY	* 3A1	Enterprise Holding Company, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Enterprise Bank, N.A., Omaha, Nebraska.	Newspaper: Federal Register:	Not available 09/17/2007
PEOPLES BANCSHARES, INC.	* 3A1 * 3A3	Peoples Bancshares, Inc., Colorado Springs, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples National Bank Colorado, Colorado Springs, Colorado; Peoples National Bank Monument, Monument, Colorado; and Peoples National Bank Interim, Leadville, Colorado. Winter Trust of 12/3/74, Ottawa, Kansas, and Peoples Inc., Colorado Springs, Colorado, to acquire 100 percent of the voting shares of Peoples Bancshares, Inc., Colorado Springs, Colorado, parent of Peoples National Bank Interim, Leadville, Colorado.	Newspaper: Federal Register:	08/29/2007 09/06/2007

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.

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 18, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
MINEOLA COMMUNITY MUTUAL HOLDING COMPANY	* 3A1	Mineola Community Mutual Holding Company, Mineola, Texas, and Mineola Community Financial Group, Inc., Mineola, Texas, to become bank holding companies by acquiring 100 percent of Mineola Community Bank, S.S.B., Mineola, Texas.	Newspaper:	09/14/2007
			Federal Register:	08/27/2007

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending August 18, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANK	* Branch	Community First Bank, Prineville, Oregon, to establish a branch facility at Staats Street, between between NW Colorado Avenue and NW Arizona Avenue, Bend, Oregon.	Newspaper: Federal Register:	08/23/2007 Not applicable
COUNTY BANK	* 18C	County Bank, Merced, California, to purchase the assets and assume the liabilities of 11 California branches of National Bank of Arizona, Tucson, Arizona.	Newspaper: Federal Register:	09/03/2007 Not applicable
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retroactively acquire 5.31 percent of Chemical Financial Corporation, and thereby indirectly acquire shares of Chemical Bank, both of Midland, Michigan.	Newspaper: Federal Register:	09/14/2007 09/14/2007
MISSION BANCORP	4c8	Mission Bancorp to acquire 100 percent of the membership interests of Mission 1031 Exchange, LLC, both of Bakersfield, California, and engage de novo in the tax free transition of selling one property and reinvesting in another like-kind property.	Newspaper: Federal Register:	Not applicable Not applicable
MITSUBISHI UFJ FINANCIAL GROUP, INC.	4c8	Mitsubishi UFJ Financial Group, Inc., and The Bank of Tokyo-Mitsubishi UFJ, Ltd., both of Tokyo, Japan, to acquire up to 12 percent of Visa, Inc., San Francisco, California, and thereby indirectly engage in 1) the operation of electronic funds transfer systems, 2) the operation of authorization, clearing, and settlement systems, and 3) data processing, pursuant to section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act