
Federal Reserve Release



H.2

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

No. 43

Week Ending October 27, 2007

Testimony And Statements

Subprime Lending -- statement by Governor Kroszner on the subprime mortgage market, Federal Reserve actions, and potential legislative responses before the House Committee on Financial Services on October 24, 2007.

- Reviewed, October 23, 2007

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H (Reg H-3) and the Home Mortgage Disclosure Act/Loan Application Register (HMDA/LAR).

- Approved, October 24, 2007

Regulations And Policies

Identity Theft Red Flags -- final interagency regulations under the Fair and Accurate Credit Transactions Act to require financial institutions and creditors to establish identify theft prevention programs; to require credit and debit card issuers to assess the validity of notifications of changes in address; and to provide guidance on policies and procedures for credit report users who receive a notice of address discrepancy from a consumer reporting agency (Docket No. R-1255).

- Approved, October 23, 2007

H.2 Actions under delegated authority

October 21, 2007 to October 27, 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

St. Louis

The Bank of Fayette County, Moscow, Tennessee -- to establish a branch at 118 West Market, Bolivar.

- Approved, October 23, 2007

Richmond

Bank of Lancaster, Kilmarnock, Virginia -- to establish a branch at Route 205, Beachgate Shopping Center, Colonial Beach.

- Approved, October 24, 2007

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 1351 Howard Avenue, Burlingame, California, and 644 Laurel Street, San Carlos.

- Approved, October 26, 2007

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 14950 Avery Ranch Boulevard, Austin, Texas; 810 East Whitestone Boulevard, Building C, Cedar Park; 5940 Fairmont Parkway, Pasadena; and the intersection of Bee Caves Road and Westlake Drive, West Lake Hills.

- Approved, October 26, 2007

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 11355 South Street, Cerritos, California, and 2795 Pacific Coast Highway, Torrance.

- Approved, October 26, 2007

Bank Branches, Domestic

Cleveland

The Cortland Savings and Banking Company, Cortland, Ohio -- to establish a branch at 9001 Market Street, North Lima.

- Approved, October 23, 2007

Richmond

EVB, Tappahannock, Virginia -- to establish a branch at 2599 New Kent Highway, Quinton.

- Approved, October 24, 2007

St. Louis

Midland States Bank, Effingham, Illinois -- to establish a mobile branch to serve the Chesterfield, Missouri market.

- Approved, October 22, 2007

Cleveland

The North Side Bank and Trust Company, Cincinnati, Ohio -- to establish a branch at State Route 22 and U.S. 48, Maineville.

- Approved, October 26, 2007

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 8001 East Oak Island Drive, Oak Island.

- Approved, October 24, 2007

Bank Branches, Domestic

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 200 Smith Avenue, Shallotte.

- Approved, October 24, 2007

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 5429 Dick Pond Road, Myrtle Beach, South Carolina.

- Approved, October 24, 2007

Bank Holding Companies

Atlanta

Atlantic Southern Financial Group, Inc., Macon, Georgia -- to acquire CenterState Bank Mid Florida, Leesburg, Florida.

- Approved, October 22, 2007

Atlanta

City Savings Bancshares, Inc., Deridder, Louisiana -- to merge with Louisiana Community Bancshares, Inc., Kaplan, and thereby acquire its subsidiaries, Kaplan State Bank and Teche Bank & Trust Co., St. Martinville.

- Approved, October 26, 2007

Atlanta

CNB Bancorp, Inc., Mobile, Alabama -- to become a bank holding company and to acquire Commonwealth National Bank.

- Approved, October 26, 2007

Bank Holding Companies

Atlanta

Fidelity Homestead Savings Bank, New Orleans, Louisiana -- waiver of application to acquire Your Bank, Ponchatoula, in connection with the merger of Your Bank into Fidelity Homestead Savings Bank.

- Granted, October 26, 2007

Cleveland

First Citizens Banc Corp, Sandusky, Ohio -- waiver of application to acquire Futura Banc Corporation, Urbana, in connection with the merger of their respective bank subsidiaries, Citizens Banking Company, Sandusky, and Champaign National Bank, Urbana.

- Withdrawn, October 24, 2007

Chicago

Florida Commerce Bancorp Ltd., Fort Myers, Florida -- to become a bank holding company and to acquire Commercebank of Southwest Florida.

- Withdrawn, October 25, 2007

San Francisco

Franklin Resources, Inc., San Mateo, California -- to retain shares of Corus Bankshares, Inc., Chicago, Illinois, and Corus Bank, N.A.

- Approved, October 26, 2007

Kansas City

Grant County Bank Employee Stock Ownership Plan, Ulysses, Kansas -- to become a bank holding company and to retain shares of Resource One, Inc. and Grant County Bank.

- Approved, October 26, 2007

Bank Holding Companies

New York

Greater Rochester Bancorp, Inc., Rochester, New York -- to become a bank holding company and to acquire Genesee Regional Bank.

- Approved, October 26, 2007

Cleveland

LCNB Corp., Lebanon, Ohio -- waiver of application to acquire Sycamore National Bank, Cincinnati, in connection with the merger of LCNB Corp.'s subsidiary, Lebanon Citizens National Bank, Lebanon, and Sycamore National Bank.

- Granted, October 26, 2007

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire additional shares of M&P Community Bancshares, Inc.

- Approved, October 26, 2007

St. Louis

Magnolia Banking Corporation, Magnolia, Arkansas -- to acquire Southern State Bancshares, Inc., Malvern, and thereby acquire Southern State Bank.

- Approved, October 22, 2007

Dallas

NETEX Bancorporation, Mount Pleasant, Texas -- to acquire City Bancorp, Inc., Wellington, and thereby acquire City Delaware Bancorp, Inc., Dover, Delaware, and Community Bank, Wellington, Texas.

- Approved, October 24, 2007

Bank Holding Companies

Dallas

Olney Bancshares of Texas, Inc., Olney, Texas; Olney Bancorp of Delaware, Inc., Wilmington, Delaware; and Rose Rock Bank, Oklahoma City, Oklahoma -- waiver of application to acquire Union Bank, National Association, Oklahoma City, Oklahoma, in connection with the merger of Rose Rock Bank with and into Union Bank.

- Granted, October 26, 2007

Kansas City

Pawnee Bancshares, Inc. Larned, Kansas -- relief from certain commitments.

- Granted, October 22, 2007

San Francisco

Security Business Bancorp, San Diego, California -- to become a bank holding company and to acquire Security Business Bank of San Diego.

- Approved, October 25, 2007

Kansas City

Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma -- to engage in lending activities.

- Approved, October 25, 2007

San Francisco

W.T.B. Financial Corporation, Spokane, Washington -- to retroactively acquire shares of IT-Lifeline, Inc., Liberty Lake.

- Approved, October 24, 2007

Bank Mergers

Philadelphia

Susquehanna Bank, Hagerstown, Maryland -- to purchase the assets and assume the liabilities of six Maryland branches, located in Owings Mills (2), Westminster, Manchester, and Columbia (2), of Susquehanna Bank PA, Lititz, Pennsylvania.

- Approved, October 26, 2007

Change In Bank Control

Cleveland

FC Banc Corp, Bucyrus, Ohio -- change in bank control.

- Returned, October 23, 2007

Kansas City

Resource One, Inc., Ulysses, Kansas -- change in bank control.

- Permitted, October 24, 2007

Extensions Of Time

Richmond

Bank of Hampton Roads, Norfolk, Virginia -- extension to May 1, 2008, to establish a branch at 204 Carmichael Way, Chesapeake.

- Granted, October 22, 2007

Richmond

First Charter Bank, Charlotte, North Carolina -- extension to February 15, 2008, to establish a branch at N.C. Highway 16 and Cureton Parkway, Waxhaw.

- Granted, October 22, 2007

International Operations

Director, BS&R

Citibank, N.A., Las Vegas, Nevada -- modification of the aggregate investment limit under Regulation K.

- Granted, October 26, 2007

Director, BS&R

Citigroup Inc., New York, New York -- request to broaden a temporary exemption from section 23A of the Federal Reserve Act to permit transactions with its bank's foreign broker-dealer affiliate.

- Granted, October 23, 2007

Membership

Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- to become a member of the Federal Reserve System.

- Approved, October 26, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIED IRISH BANKS, P.L.C.	* 3A3 4c8 * 18C * Branch	<p>Allied Irish Banks, p.l.c., Dublin, Ireland and M&T Bank Corporation, Buffalo, New York ("M&T"), for prior approval of the Board of Governors of the Federal Reserve System (the "Board") to (i) acquire 100 percent of the outstanding shares of Partners Trust Financial Group, Utica, New York ("Partners Trust") and merge Partners Trust with and into M&T, and thereby to acquire Partners Trust's wholly-owned bank subsidiary, Partners Trust Municipal Bank, Utica, New York, and also thereby to acquire Partners Trust Bank, Utica, New York, and thereby operate a federal savings bank, and (ii) to acquire Partners Trust's wholly-owned direct and indirect non-banking subsidiaries, pursuant to Sections 3(a)(3), 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended, and Sections 225.15 and 225.24 of Regulation Y.</p> <p>In addition, Manufacturers and Traders Trust Company, Buffalo, New York, ("M&T Bank") requests approval to merge with Partners Trust Bank and Partners Trust Municipal Bank, with M&T Bank as the surviving entity, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and in connection therewith, to retain the branches at the current branch locations of Partners Trust Bank, pursuant to Section 9 of the Federal Reserve Act.</p>	Newspaper: Federal Register:	10/24/2007 10/29/2007
BANCO ESPIRITO SANTO DE INVESTIMENTO, S.A.	FBSEA	Banco Espirito Santo de Investimento, S.A., Lisbon, Portugal, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* 18C	Manufacturers and Traders Trust Company and M&T Bank Corporation, both of Buffalo, New York, to purchase assets and assume liabilities of twenty branches of First Tennessee Bank National Association, Memphis, Tennessee (which branches are operated under the trade name First Horizon Bank) and for M&T Bank to establish branches at 13 such locations.	Newspaper: Federal Register:	11/19/2007 Not applicable
OVERSEA-CHINESE BANKING CORPORATION LIMITED	FBSEA	Oversea-Chinese Banking Corporation Limited, Singapore, request to convert its Los Angeles Agency to a branch, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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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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- SN = Substantial noncompliance

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending October 27, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANC CORP	* 3A5	Application by First Citizens Banc Corp., Sandusky, Ohio, to acquire Futura Banc Corp., Urbana, Ohio, and its bank subsidiary, Champaign National Bank, Urbana, Ohio	Newspaper:	11/17/2007
			Federal Register:	11/19/2007
PNC BANK, DELAWARE	* 18C * Branch	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire by merger Delaware Sterling Bank & Trust Company, Christiana, Delaware	Newspaper:	10/08/2007
			Federal Register:	Not applicable
PNC BANK, DELAWARE	* Branch	PNC Bank, Delaware, Wilmington, DE to establish branch at 31227 Americana Parkway, Fenwick Island, DE 19944 (Sussex County)	Newspaper:	Not available
			Federal Register:	Not applicable
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Inc., Indiana, PA to acquire up to 24.99% of the outstanding voting shares of Allegheny Valley Bancorp, Inc., Pittsburgh, PA filed pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	11/07/2007
			Federal Register:	10/19/2007

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.

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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
2347044	OHIO HERITAGE BK, COSHOCTON, OHIO	07/23/2007	10/24/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVB	* Branch	EVB, Tappahannock, Virginia, proposes to establish a branch at 3300 New Kent Highway, Quinton, Virginia.	Newspaper:	11/02/2007
			Federal Register:	Not applicable
FIRST CHARTER BANK	* Branch	First Charter Bank, Charlotte, North Carolina, proposes to establish a branch at 606 South Main Street, Kannapolis, North Carolina.	Newspaper:	11/02/2007
			Federal Register:	Not applicable
FIRST NATIONAL BANCSHARES, INC.	* 3A5	First National Bancshares, Inc., Spartanburg, South Carolina, to acquire 100% of the voting securities of Carolina National Corporation, Columbia, South Carolina, and thereby indirectly acquire Carolina National Bank and Trust Company, Columbia, South Carolina.	Newspaper:	Not available
			Federal Register:	Not available

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 27, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST UNITED BANCORP, INC.	* 3A5	1st United Bancorp, Boca Raton, Florida, to merge with Equitable Financial Group, Inc., Ft. Lauderdale, Florida, and thereby acquire its subsidiary, Equitable Bank, both of Ft. Lauderdale, Florida; and 1st United Bank, Boca Raton, Florida, to merge with Equitable Bank, Ft. Lauderdale, Florida.	Newspaper:	11/21/2007
	* 18C		Federal Register:	11/26/2007
	* Branch			
FOOTHILLS BANK & TRUST	* Branch	Foothills Bank & Trust, Maryville, Tennessee, to establish a branch located at 2430 East Lamar Alexander Parkway, Maryville, Tennessee.	Newspaper:	11/08/2007
			Federal Register:	Not applicable
STERLING BANK	* Branch	Sterling Bank, Lantana, Florida, to establish a branch located at 2465 Wilton Drive, Wilton Manors, Florida.	Newspaper:	11/02/2007
			Federal Register:	Not applicable

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.

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

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- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Citizens Business Bank (in organization), Goodyear, Arizona, and by Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Citizens Business Bank (in organization), Goodyear, Arizona.	Newspaper:	11/02/2007
	* 3A1		Federal Register:	10/29/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Community Bank of Lincoln (in organization), Lincoln, Nebraska, and thereby operate a savings association.	Newspaper:	11/07/2007
			Federal Register:	11/05/2007
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 Brookhollow Bank (in organization), Irving, Texas, and thereby to operate a savings association.	Newspaper:	Not available
			Federal Register:	11/05/2007
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 Bank of Fort Bend (in organization), Sugar Land, Texas, and thereby to operate a savings association.	Newspaper:	Not available
			Federal Register:	11/05/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Adams Dairy Bank (in organization), Blue Springs, Missouri, and thereby operate a savings association.	Newspaper:	Not available
			Federal Register:	11/26/2007
CENTRAL BANCSHARES, INC.	CIC	Notice by James P. Stein, Muscatine, Iowa; Mary Ann Bramhall-Lambert, Muscatine, Iowa; Thomas L. Lambert, Muscatine, Iowa; Velma M. Lambert, Muscatine, Iowa; as a family acting in concert; and William M. Parks, Muscatine, Iowa, individually and in concert with Ann F. Parks, Muscatine, Iowa, to gain control of Central Bancshares, Inc., Muscatine, Iowa, and thereby indirectly Central State Bank, Muscatine, Iowa; Farmers and Mechanics Bank, Galesburg, Illinois; Freedom Security Bank, Coralville, Iowa; and West Chester Savings Bank, Washington, Iowa.	Newspaper:	10/26/2007
			Federal Register:	10/24/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 2416 Central Avenue, Alameda, California, and 1200 Broadway, Oakland, California.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
IBT BANCORP, INC.	* 3A5	IBT Bancorp, Inc., Mt. Pleasant, Michigan, to merge with Greenville Community Financial Corporation, Greenville, Michigan, and thereby indirectly acquire Greenville Community Bank, Greenville, Michigan, and the related application by Isabella Bank and Trust, Mt. Pleasant, Michigan, to merge with Greenville Community Bank, Greenville, Michigan, and thereby establish two branches.	Newspaper:	Not available
	* 18C		Federal Register:	11/13/2007
	* Branch			
ILLINOIS NATIONAL BANCORP, INC.	* 3A3	Illinois National Bancorp, Inc., Springfield, Illinois, to acquire 100 percent of the voting shares of First National Bank of Mount Pulaski, Mount Pulaski, Illinois.	Newspaper:	Not available
			Federal Register:	11/23/2007
LONGVIEW CAPITAL CORPORATION	* 3A5	Longview Capital Corporation, Newman, Illinois, to merge with BGC Bancorp, Inc., Gibson City, Illinois, and thereby indirectly acquire Bank of Gibson City, Gibson City, Illinois.	Newspaper:	11/19/2007
			Federal Register:	11/23/2007
NEB CORPORATION	* 3A3	NEB Corporation, Fond du Lac, Wisconsin, to acquire 10.07 percent of the voting shares of First Menasha Bancshares, Inc., Neenah, Wisconsin, and thereby indirectly acquire First National Bank-Fox Valley, Neenah, Wisconsin.	Newspaper:	11/15/2007
			Federal Register:	11/16/2007
SEAWAY BANCSHARES, INC.	4c8	Seaway Bancshares, Inc., Chicago, Illinois, proposes to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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830542	CENTRAL ST BK, MUSCATINE, IOWA	05/21/2007	08/26/2007	S	Int Sm Bank
865544	CLEAR LAKE B&TC, CLEAR LAKE, IOWA	07/09/2007	10/08/2007	S	Small Bank
412135	COLE TAYLOR BK, CHICAGO, ILLINOIS	07/02/2007	10/11/2007	O	Large Bank
475345	HURON CMNTY BK, EAST TAWAS, MICHIGAN	06/11/2007	10/15/2007	S	Small Bank
180845	ILLINI ST BK, OGLESBY, ILLINOIS	07/09/2007	10/11/2007	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 October 27, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK AND TRUST COMPANY	Premises	Farmers Bank & Trust Company, Blytheville, Arkansas, to increase its investment in bank premises in the amount of \$8.25 million, which represents 210 percent of common stock and related surplus.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST NATIONAL BANK OF MOUNT VERNON	Member	First National Bank of Mt. Vernon, Mt. Vernon, Illinois, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
MIDWEST BANCORPORATION, INC. AND AFFILIATES ESOP TRUST	* 3A3	Midwest Bancorporation, Inc. and Affiliates Employee Stock Ownership Plan, Poplar Bluff, Missouri to acquire additional shares, for total ownership of up to 45 percent, of Midwest Bancorporation, Inc., Poplar Bluff, Missouri, and thereby indirectly acquire First Midwest Bank of Dexter, Dexter, Missouri, and First Midwest Bank of the Ozarks, Piedmont, Missouri.	Newspaper: Federal Register:	Not available 11/26/2007

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	06/18/2007	10/08/2007	S	Int Sm 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 October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Change in control notice by Michael L. Frei, Pickstown, South Dakota to join a group acting in concert by acquiring shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly acquiring control of Commercial State Bank, Wagner, South Dakota.	Newspaper: Federal Register:	10/23/2007 10/12/2007
DAIRYLAND BANCORP, INC.	* 3A5	Dairyland Bancorp, Inc., Bruce, Wisconsin, to acquire 100 percent of Gilman Corporation, Gilman, Wisconsin, and thereby indirectly acquire State Bank of Gilman, Gilman, Wisconsin.	Newspaper: Federal Register:	10/26/2007 11/05/2007
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A3	First Interstate BancSystem, Inc., Billings, Montana, to acquire 100 percent of First Western Bank, Wall, South Dakota, and The First Western Bank of Sturgis, Sturgis, South Dakota.	Newspaper: Federal Register:	11/04/2007 11/13/2007
HIGHLAND BANCSHARES, INC.	* 3A3	Highland Bancshares, Saint Michael, Minnesota, to acquire 100 percent of Ridgedale State Bank, Minnetonka, Minnesota.	Newspaper: Federal Register:	Not available 11/16/2007
STATE BANKSHARES, INC.	4c8	State Bankshares Inc., Fargo, North Dakota, to acquire 91% of Lighthouse1, L.L.C., a limited liability company, Minneapolis, Minnesota and thereby engage in a permissible nonbanking activity under section 225.28(b)(14) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

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 October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOV HOLDING COMPANY	* 3A1	BOV Holding Company to become a bank holding company through the acquisition of at least 80 percent of the voting shares of Bank of Versailles, both in Versailles, Missouri.	Newspaper: Federal Register:	11/19/2007 11/19/2007
CITIZENS SECURITY BANK & TRUST COMPANY	* Branch	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to establish a branch at 8085 South Yale Avenue, Tulsa, Oklahoma.	Newspaper: Federal Register:	11/09/2007 Not applicable
FIRST FINANCIAL SERVICES, INC.	CIC	Notice by the Burns Group consisting of R. Dean Phillips, Las Vegas, Nevada, individually and as a member of the Burns Group; Janice Sauvage, Las Vegas, Nevada, as trustee of the Janice Sauvage Trust #2; the Janice Sauvage Trust #2, individually and as a member of the Burns Group; and Philip M. Burns, Las Vegas, Nevada, as a member of the Burns Group; to acquire control of First Financial Services, Inc., parent of First National Bank and Trust Company, both in Falls City, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 11/09/2007
FIRST LINDSAY CORPORATION	CIC	Notice by Jack L. Justice, Pauls Valley, Oklahoma, to acquire control of First Lindsay Corporation, parent of The First National Bank of Lindsay, both in Lindsay, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 10/23/2007
GOPPERT FINANCIAL CORP.	* 3A3	Goppert Financial Corp., Overland Park, Kansas, to acquire 100 percent of the voting shares of Kanbanc, Inc., Overland Park, Kansas, parent of Citizens State Bank of Pomona, Pomona, Kansas; Citizens Bank of Norborne, Norborne, Missouri; and Farmers National Bank of Kansas, Walnut, Kansas. Goppert Financial Corp., Overland Park, Kansas, to acquire up to 100 percent of the voting shares of The Lathrop Bank, Lathrop, Missouri. Goppert Financial Corp., Overland Park, Kansas, to acquire up to 100 percent of the voting shares of The Pleasant Hill Bank, Pleasant Hill, Missouri.	Newspaper: Federal Register:	Not available Not available
LAURITZEN CORPORATION	* 3A3	Applications filed by Lauritzen Corporation, indirectly, and First National of Nebraska, Inc., directly, both of Omaha, Nebraska, to acquire 100 percent of the voting shares of Mills County Bancorp, parent of Mills County Bank, National Association, both in Glenwood, Iowa.	Newspaper: Federal Register:	11/16/2007 11/19/2007

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
TONGANOXIE BANKSHARES, INC.	CIC	Notice by Loris D. New Trust, UTA 09-07-93, Loris D. New, Leavenworth, Kansas, trustee; to acquire control of Tonganoxie Bankshares, Inc., parent of First State Bank and Trust, both in Tonganoxie, Kansas; and by the Damon L. New Trust, UTA 12-12-97, Damon L. New, Leavenworth, Kansas, as trustee and individually; the Jilinda A. White Trust, UTA 12-12-97, Jilinda A. White, Leavenworth, Kansas, as trustee and individually; the Shawnda D. Gilmore Trust, UTA 12-12-97, Shawnda D. Gilmore, Leavenworth, Kansas, as trustee and individually; the Brandon O. New Trust, UTA 12-12-97, Brandon O. New, Leavenworth, Kansas, as trustee and individually; to retain control of Tonganoxie Bankshares, Inc., parent of First State Bank and Trust, both in Tonganoxie, Kansas, as members of the New Family Group, a group acting in concert, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	11/01/2007

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
491251	CENTRAL BK OF MO, SEDALIA, MISSOURI	07/09/2007	10/05/2007	S	Small Bank
328450	CHICKASHA B&TC, CHICKASHA, OKLAHOMA	07/16/2007	10/11/2007	S	Small Bank
139553	CITIZENS SECURITY B&TC, BIXBY, OKLAHOMA	06/04/2007	10/03/2007	S	Int Sm Bank
702050	FIRST ST BK, PICHER, OKLAHOMA	07/30/2007	10/18/2007	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSB FINANCIAL CORPORATION	* 3A1	CSB Financial Corporation, Miles, Texas, to become a bank holding company by acquiring 100 percent of Citizens State Bank, Miles, Texas.	Newspaper:	11/17/2007
			Federal Register:	11/23/2007

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.

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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
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 October 27, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
HANA FINANCIAL GROUP, INC.	* 3A3	Hana Financial Group, Inc., Seoul, South Korea, to acquire up to 37.5 percent Commonwealth Business Bank, Los Angeles, California, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	11/22/2007 11/26/2007
MNB HOLDINGS CORPORATION	CIC	Notice by Juan C.G. Araneta, Fernando G. Araneta, Maria M.G. Araneta and Margarita A. Holigores, all of Makati City, Philippines, Santiago G. Araneta and Marilou G. Joaquin, both of Pasig City, Philippines, and Hugo N. Bonilla, Newark, California, to retain shares and control of MNB Holdings Corporation, and thereby indirectly control its subsidiary, Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available 11/07/2007
SHIZUOKA BANK, LTD., THE	FBSEA	The Shizuoka Bank, Ltd., Shizuoka, Japan, to establish a branch office at 600 Lexington Avenue, New York, New York, pursuant to section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
WELLS FARGO & COMPANY	4c8	Wells Fargo & Company, through a new subsidiary of WFC Holdings Corporation, both of San Francisco, California, request for approval to purchase and sell electricity in the spot market and take and make delivery of electricity to settle commodity derivatives, 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.

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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
933975	BANK OF UT, OGDEN, UTAH	05/07/2007	10/15/2007	S	Int Sm Bank
2717012	PACIFIC MERCANTILE BK, COSTA MESA, CALIFORNIA	07/09/2007	10/22/2007	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act