
Federal Reserve Release



H.2

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

No. 25

Week Ending June 21, 2008

Testimony And Statements

Risk Management and its Implications for Systemic Risk

-- statement by Vice Chairman Kohn before the U.S. Senate Subcommittee on Securities, Insurance, and Investment, Committee on Banking, Housing, and Urban Affairs, on June 19, 2008.

- Reviewed, June 18, 2008

Enforcement

Deutsche Bank Trust Company Americas, New York, New York -- written agreement dated October 12, 2005, terminated June 16, 2008.

- Announced, June 18, 2008

H.2 Actions under delegated authority

June 15, 2008 to June 21, 2008

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

Atlanta

Aliant Bank, Alexander City, Alabama -- to establish a branch at 200 Fieldstown Road, Gardendale.

- Approved, June 20, 2008

Atlanta

The Brand Banking Company, Lawrenceville, Georgia -- to establish a branch at 480 Peachtree Industrial Boulevard, Suwanee.

- Withdrawn, June 20, 2008

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 656 West Market Street, Akron.

- Approved, June 18, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1603 West 16th Street, Oak Brook, Illinois.

- Approved, June 18, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 9035 LaFontana Boulevard, Boca Raton, Florida.

- Approved, June 18, 2008

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 9035 100 2nd Street South, St. Petersburg, Florida.

- Approved, June 18, 2008

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 9450 West Linebaugh Avenue, Tampa, Florida.

- Approved, June 18, 2008

Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 1111 Santa Fe Drive, Weatherford.

- Approved, June 19, 2008

Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 1020 Professional Court, Hagerstown, Maryland.

- Approved, June 20, 2008

Bank Holding Companies

Chicago

Capitol Bancorp Ltd. Lansing, Michigan, and Capitol Development Bancorp Limited VII -- to acquire shares of Central Arizona Bank, in organization, Casa Grande, Arizona.

- Withdrawn, June 20, 2008

Bank Holding Companies

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire shares of FFBSB Financial Corporation, Lansing, and indirectly acquire Forethought Federal Savings Bank, Batesville, Indiana, and thereby operate a savings association.

- Withdrawn, June 20, 2008

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited VII -- to acquire shares of Sunrise Bank of Norman, in organization, Norman, Oklahoma.

- Withdrawn, June 20, 2008

Minneapolis

Charter Bankshares, Inc., Eau Claire, Wisconsin -- to acquire Peregrine Corporation, Chaska, Minnesota, and thereby acquire Community Bank Corporation, Chaska.

- Approved, June 19, 2008

Atlanta

Community Bank Investors of America, LP, Midlothian, Virginia, and FA Capital, LLC -- to acquire shares of Silvergate Capital Corporation, La Jolla, California, and its subsidiary bank, Silvergate Bank.

- Withdrawn, June 19, 2008

Kansas City

First National Corporation of Ardmore, Inc., Ardmore, Oklahoma -- waiver of application to acquire Citizens Bank, Velma, in connection with its merger into First National Bank and Trust Company of Ardmore.

- Granted, June 18, 2008

Bank Holding Companies

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- to acquire shares of CKF Bancorp, Inc., Danville.

- Approved, June 20, 2008

San Francisco

Gateway Pacific Bancorp, National City, California -- to become a bank holding company and to acquire Gateway Pacific Bank, in organization.

- Approved, June 16, 2008

Chicago

Greenwoods Financial Group, Inc., Lake Mills, Wisconsin -- to engage de novo in extending and servicing loans, through its subsidiary, Greenwoods Pharmacy Financial, LLC, Lake Mills.

- Approved, June 20, 2008

Dallas

Happy Bancshares, Inc., Canyon, Texas, and Happy Bancshares of Delaware, Inc., Dover, Delaware -- to acquire through its subsidiary bank, Happy State Bank, Happy, an interest in Happy Dub, LLC, Amarillo, and engage in leasing personal or real property.

- Withdrawn, June 17, 2008

St. Louis

Home Bancshares, Inc., Selmer, Tennessee -- waiver of application to acquire Community Bank of Meridian, Meridian, Mississippi; in connection with the merger of Community Bank of Meridian into Home Banking Company, Selmer, Tennessee.

- Granted, June 19, 2008

Bank Holding Companies

Boston

Hyde Park Bancorp, MHC, Hyde Park, Massachusetts -- to become a bank holding company in connection with the reorganization of Hyde Park Savings Bank into a mutual bank holding company.

- Approved, June 16, 2008

Cleveland

Key Equipment Finance International, Inc., Superior, Colorado -- to make additional investments in Key Nova Scotia Funding Company, Halifax, Nova Scotia.

- Withdrawn, June 19, 2008

San Francisco

La Jolla Pacific Bancorp, San Diego, California -- to become a bank holding company and to acquire Home Bank of California, San Diego.

- Approved, June 16, 2008

Cleveland

Lewis County Capital Corporation, Ladera Ranch, California -- to become a bank holding company and to acquire First Community Bank, Lewis County, Vanceburg, Kentucky.

- Returned, June 16, 2008

Kansas City

Liberty Bancorp, Inc., Liberty, Missouri -- waiver of application to acquire KLT Bancshares, Inc., Farley, and its subsidiary bank, Farley State Bank, Parkville, in connection with the bank's merger into Liberty's savings association, BankLiberty, Liberty.

- Granted, June 20, 2008

Bank Holding Companies

Atlanta

Silvergate Capital Corporation, La Jolla, California -- to become a bank holding company and to acquire Silvergate Bank, La Jolla.

- Withdrawn, June 18, 2008

Cleveland

Whitaker Bank Corporation of Kentucky, Lexington, Kentucky -- to acquire State Financial Services, Inc., Harrodsburg, and for State Bank & Trust to merge with Whitaker Bank, Inc., Lexington.

- Approved, June 16, 2008

Banks, Foreign

Atlanta

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain -- to acquire Proxima Alfa Investments (USA) LLC, New York, New York, and thereby engage in certain investment and financial advisory services, investing and trading in foreign exchange, and other permissible nonbanking activities.

- Approved, June 18, 2008

Change In Bank Control

Minneapolis

Jackass Creek Land & Livestock Company, Ennis, Montana -- to retain and acquire control of Company, and thereby acquire The First Madison Valley Bank, Ennis, and The First Boulder Valley Bank, Boulder.

- Permitted, June 17, 2008

Change In Bank Control

Chicago

Liberty Financial Services, Inc., Sioux City, Iowa -- change in control of Services, Inc., and its subsidiary bank, Liberty National Bank.

- Permitted, June 16, 2008

San Francisco

Silver State Bancorp, Henderson, Nevada -- to retain control of Bancorp, and its subsidiary bank, Silver State Bank.

- Permitted, June 20, 2008

Extensions Of Time

Richmond

Bank of Gassaway, Gassaway, West Virginia -- extension to October 6, 2008, to establish a branch at 1960 Sutton Lane, Sutton.

- Granted, June 17, 2008

Membership

Chicago

Bank Midwest Minnesota-Iowa, National Association, Fairmont, Minnesota -- to retain membership in the Federal Reserve System following its conversion to a state-chartered bank, Bank Midwest, Spirit Lake, Iowa.

- Approved, June 19, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 21, 2008

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 June 21, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL AGRICULTURAL COOPERATIVE FEDERATION, THE	FBSEA	National Agricultural Cooperative Federation, Seoul, Korea, to establish a branch in New York, New York.	Newspaper: Federal Register:	Not available Not applicable
NATIONAL AUSTRALIA BANK LIMITED	FBSEA	The National Australia Bank Limited, Melbourne, Australia, to establish a branch in Chicago, Illinois, under Section 211.24(a)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
Standard Chartered International (USA)	Other Foreign	Standard Chartered International (USA) Limited, Miami, Florida requests approval to amend Articles of Association to change its name to Standard Chartered International (Americas) Limited, pursuant to Section 211.5(c) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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229913	MIZUHO CORP BK USA, NEW YORK, NEW YORK	01/14/2008	05/30/2008	O	Whole/Ltd Purp
176101	ORANGE CTY TC, MIDDLETOWN, NEW YORK	01/14/2008	06/06/2008	S	Int Sm Bank

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 June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR BANK CORPORATION	4c8	Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania, to acquire 100 percent of JNJ Holdings, LLC, and its two wholly owned subsidiaries, Lau Associates, LLC and Lau Professional Services, LLC, all Delaware Limited Liability Companies, and thereby engage in financial and investment advisory activities pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable 07/07/2008
NOVA FINANCIAL HOLDINGS, INC	* 3A3	Nova Financial Holdings, Inc., Berwyn, PA, to acquire Pennsylvania Business Bank, Philadelphia, PA.	Newspaper: Federal Register:	07/10/2008 07/07/2008
Reliance Bancorp, MHC	* 3A1	Reliance Bancorp, MHC, (in formation), Altoona, PA, and Reliance Bancorp, Inc., (in formation) Altoona, PA, each to become a bank holding company in connection with the reorganization of Reliance Savings Bank, Altoona, PA, from a state chartered mutual savings bank into a state chartered stock savings bank.	Newspaper: Federal Register:	Not available 07/17/2008
ROYAL BANCSHARES OF PENNSYLVANIA, INC.	CIC	Evelyn Rome Tabas, Narberth, Pennsylvania, requests permission to acquire 25 percent or more of the shares and thereby control of Royal Bancshares of Pennsylvania, Inc., Narberth, PA. Royal Bancshares of Pennsylvania controls Royal Bank of Pennsylvania, Narberth, PA. Once acquired, the shares will be sold to six individual trusts: (i) Lee E. Tabas Trust, (ii) Susan Tabas Tepper Trust, (iii) Robert Royal Tabas Trust, (iv) Linda Jane Tabas Stempel Trust, (v) Carol Tabas Trust, and (vi) Jo Ann Wurzak Trust, (collectively the "Trusts"). As such, the Trusts, and Nicholas Anthony Randazzo, Clifton Heights, PA; Robert Royal Tabas, Bryn Mawr, PA; and Linda Jane Tabas Stempel, Haverford, PA, as co-trustees of each of the six trusts, also request permission for the trusts to acquire 25 percent or more of the shares and thereby control of Royal Bancshares of Pennsylvania, Inc., and indirectly control of Royal Bank of Pennsylvania.	Newspaper: Federal Register:	Not available Not available
SUSQUEHANNA BANK PA	* 18C	Susquehanna Bank DV, Bryn Mawr, PA, and Susquehanna Bank, Hagerstown, MD, to merge with and into Susquehanna Bank PA, Lancaster, PA.	Newspaper: Federal Register:	07/07/2008 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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:

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Prior Notice by Key Equipment Finance International, Superior, Colorado to make additional equity investments up to \$115,000,000 in Key Nova Scotia Funding Company, Halifax, Nova Scotia pursuant to section 211.9(f) of Regulation K	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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604024	MINSTER BK, MINSTER, OHIO	03/17/2008	06/01/2008	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 June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
899428	FIRST BK, STRASBURG, VIRGINIA	01/14/2008	05/05/2008	S	Int Sm Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
MONTE DE PIEDAD Y CAJA DE AHORROS SAN FERNANDO DE HUELVA	FBSEA	Monte de Piedad y Caja de Ahorros San Fernando de Huelva, Sevilla, Spain (CAJASOL), to establish a representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
RMB HOLDINGS, INC.	* 3A1 * 3A3	RMB Holdings, LLC, Birmingham, Alabama, to become a bank holding company by acquiring up to 25 percent of the outstanding shares of Americus Financial Services, Inc. (BHC), and its subsidiary, Red Mountain Bank, N.A. (Bank), both of Birmingham, Alabama. In addition, ATB Management, LLC, Birmingham, Alabama, to acquire up to 25 percent of the BHC and Bank.	Newspaper: Federal Register:	07/13/2008 06/27/2008
TRISUMMIT BANK	* Branch	TriSummit Bank, Kingsport, Tennessee, to establish a branch located at 862 Med Tech Parkway, Johnson City, Tennessee, to be known as the New Johnson City Branch.	Newspaper: Federal Register:	07/07/2008 Not applicable
WILLISTON HOLDING COMPANY	CIC	Prior change in control notice filed by William E. Arnold, John M. Hubbard, Kellee S. Whitehurst, and Betty W. Arnold and William E. Arnold as Trustees of the Betty W. Arnold Revocable Trust, all of Williston, Florida, to collectively acquire 6.68 percent of the outstanding shares of Willston Holding Company, and its subsidiary, Perkins State Bank, both of Willston, Florida.	Newspaper: Federal Register:	06/25/2008 07/08/2008

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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 June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$500,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders of CBG all considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper:	06/30/2008
			Federal Register:	06/27/2008
IBT BANCORP, INC.	* 3A3	IBT Bancorp, Inc., Mt. Pleasant, Michigan, to retain 5.9 percent of the voting shares of Valley Financial Group, Ltd., Saginaw, Michigan, and thereby indirectly retain shares of 1st State Bank, Saginaw, Michigan.	Newspaper:	Not available
			Federal Register:	06/02/2008
ITEAM COMPANIES, INC.	CIC	Notice by James A. Button, Mequon, Wisconsin, Michael J. McGuire, Oak Lawn, Illinois, Robert C. Olson, Palos Hills, Illinois, Mark S. Poker, Brookfield, Wisconsin, and Thomas W. Tice, Key Largo, Florida, as co-trustees of the KJ Childrens Trust, Brookfield, Wisconsin, to acquire greater than 25 percent of the voting shares of iTeam Companies, Inc., Brookfield, Wisconsin, and thereby indirectly acquire control of Kenney Bank and Trust, Kenney, Illinois.	Newspaper:	Not available
			Federal Register:	06/30/2008
LAFAYETTE COMMUNITY BANCORP	CIC	Notices by John B. Scheumann, Lafayette, Indiana, individually and as trustee of the John B. Scheumann Grantor Retained Annuity Trust dated April 20, 2004, and the John B. Scheumann Grantor Retained Annuity Trust dated April 20, 2004, to acquire 20.76 percent of Lafayette Community Bancorp, Lafayette, Indiana, and thereby indirectly acquire Lafayette Community Bank, Lafayette, Indiana, and together with the John B. Scheumann Trust dated December 27, 2002, and June M. Scheumann, Lafayette, Indiana, as trustee of the John B. Scheumann Trust dated December 27, 2002, as a group acting in concert to acquire 25.24 percent of Lafayette Community Bancorp, Lafayette, Indiana, and thereby indirectly acquire Lafayette Community Bank, Lafayette, Indiana.	Newspaper:	06/24/2008
			Federal Register:	06/25/2008
PINNACLE CAPTIAL CORPORATION	* 3A1	Pinnacle Capital Corporation, Marshalltown, Iowa, to become a bank holding company by acquiring 100 percent of the voting shares of Pinnacle Bank, Marshalltown, Iowa.	Newspaper:	Not available
			Federal Register:	07/18/2008

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRAIRIELAND BANCORP EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership to 47.13 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, as a result of stock redemptions, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois.	Newspaper:	06/30/2008
			Federal Register:	07/03/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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3029589	CEDAR RAPIDS B&TC, CEDAR RAPIDS, IOWA	02/25/2008	06/09/2008	S	Int Sm Bank
968436	MIDWEST B&TC, ELMWOOD PARK, ILLINOIS	02/04/2008	05/30/2008	S	Large Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to acquire 100 percent of Union Bancshares of Benton, Inc., Benton, Arkansas, and thereby indirectly acquire The Union Bank of Benton, Benton, Arkansas.	Newspaper:	07/17/2008
			Federal Register:	07/14/2008

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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790150	BANK OF IBERIA, IBERIA, MISSOURI	01/28/2008	04/30/2008	S	Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/07/2008	04/23/2008	S	Int Sm Bank
535641	CITIZENS BK, HARTFORD, KENTUCKY	03/10/2008	06/14/2008	S	Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	01/14/2008	04/25/2008	S	Int Sm Bank
1890374	FIRST SECURITY BK OF CONWAY, CONWAY, ARKANSAS	02/11/2008	05/26/2008	S	Int Sm Bank
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	02/25/2008	06/04/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBT CORPORATION, INC.	* 3A3	CBT Corporation, Inc., which owns Citizens Bank & Trust Company, both of Big Timber, Montana, to acquire 100% of The Continental National Bank of Harlowton, Harlowton, Montana. Citizens Bank & Trust Company to merge with The Continental National Bank of Harlowton and incident thereto establish branch facilities to be located at 32 North Central Avenue, Harlowton, and 121 East 1st Avenue, Ryegate, Montana.	Newspaper:	Not available
	* 18C		Federal Register:	07/03/2008
	* Branch			

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB FINANCIAL SERVICES, INC.	CIC	Notice by Donald L. Howell, Houston, Texas, individually and as trustee of the FNB Financial Services, Inc. Employee Stock Ownership Plan and as trustee of the Anne Turner Howell Trust, and by Donald L. Howell, Hilton H. Howell, Jr., Atlanta, Georgia, Brian E. Howell, Waco, Texas, Donna Howell, Waco, Texas, and Alison Howell Malone, Dallas, Texas, acting as a group in concert, to acquire control of FNB Financial Services, Inc., parent of First Texoma National Bank, both in Durant, Oklahoma, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	06/10/2008
RIVERDALE BANCSHARES, INC.	CIC	Notice by Philip Eugene Jossi and Keith Weldon Carlson, both of Lincoln, Nebraska; and Marian Joanne Hardin, Kearney, Nebraska; to acquire control of Riverdale Bancshares, Inc., parent of State Bank of Riverdale, both in Riverdale, Nebraska, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	Not available

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
671053	STOCK EXCH BK, CALDWELL, KANSAS	03/03/2008	05/27/2008	S	Small Bank
662350	WAHOO ST BK, WAHOO, NEBRASKA	02/25/2008	05/16/2008	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 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARTER BANCSHARES, INC.	* 3A3	Charter Bancshares, Inc., Corpus Christi, Texas, and Charter IBHC, Inc., Wilmington, Delaware, to acquire 51 percent of Charter Alliance Bank, Corpus Christi, Texas (de novo).	Newspaper:	07/01/2008
			Federal Register:	07/10/2008
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish 3 branches at the following locations: 4044 Lincoln Blvd., Marina del Rey, California 90292; 2307 Fenton Parkway, San Diego, California 92108; and 2915 Townsgate Road, West Lake Village, Thousand Oaks, California 91361.	Newspaper:	06/27/2008
			Federal Register:	Not applicable
HERITAGE BANCORP, INC.	* 3A1	Heritage Bancorp, Inc., Pearland, Texas, to become a bank holding company by acquiring 100 percent of Red River Financial Corporation, Detroit, Texas, and indirectly acquire Community National Bank, Detroit, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 June 21, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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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- NI = Needs to improve
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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