
Federal Reserve Release



H.2

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

No. 30

Week Ending July 26, 2008

Enforcement

Capital Corp of the West, Merced, California, and County Bank -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, July 25, 2008

First National Bank Holding Company, Scottsdale, Arizona -- issuance of a consent cease and desist order.

- Announced, July 25, 2008

H.2 Actions under delegated authority

July 20, 2008 to July 26, 2008

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Kansas City

Security Bank, Pawnee, Oklahoma -- to relocate its main office from Pawnee to Tulsa, and to convert the Pawnee location to a branch.

- Withdrawn, July 25, 2008

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 7115 Leesburg Pike, Falls Church.

- Approved, July 23, 2008

Bank Holding Companies

Secretary

First Security Bancorp, Searcy, Arkansas -- to acquire Union Bancshares of Benton, Inc., Benton, and The Union Bank of Benton.

- Approved, July 23, 2008

Chicago

Pinnacle Capital Corporation, Marshalltown, Iowa -- to become a bank holding company and to acquire Pinnacle Bank, Marshalltown.

- Withdrawn, July 22, 2008

Bank Holding Companies

Philadelphia

Reliance Bancorp, MHC (in formation), Altoona, Pennsylvania, and Reliance Bancorp, Inc. (in formation) -- to become bank holding companies in connection with the reorganization of Reliance Savings Bank, Altoona, from a state chartered mutual savings bank to a stock savings bank.

- Approved, July 23, 2008

Director, BS&R

The Royal Bank of Scotland Group plc, Edinburgh, Scotland -- relief from a commitment.

- Granted, July 22, 2008

Banks, Foreign

Director, BS&R

Andhra Bank, Hyderabad, India -- to establish a representative office in Jersey City, New Jersey.

- Approved, July 23, 2008

Change In Bank Control

San Francisco

Delta National Bancorp, Manteca, California -- change in bank control of Bancorp and its subsidiary bank, Delta Bank, N.A., Manteca.

- Returned, July 21, 2008

San Francisco

Utah Independent Bank, Salina, Utah -- change in bank control of Utah Independent Bank, Salina.

- Permitted, July 23, 2008

Extensions Of Time

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to October 26, 2008, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, July 21, 2008

Atlanta

Regions Bank, Birmingham, Alabama -- extension to October 2, 2009, to establish a branch at 55 North Section Street, Fairhope.

- Granted, July 23, 2008

Financial Holding Companies

Dallas

Encore Bancshares, Inc., Houston, Texas -- election to become a financial holding company.

- Effective, July 21, 2008

International Operations

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of notification period to make an additional investment in Camara de Riesgo Central de Contraparte S.A., Bogota, Colombia.

- Granted, July 18, 2008

(A/C)

International Operations

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of notification period to make an investment in Citibank Leasing S.A.-Arrendamento Mercantil, Sao Paulo, Brazil.

- Granted, July 3, 2008

(A/C)

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of notification period to make additional investments in STI ANBID, Sao Paulo, Brazil.

- Granted, June 27, 2008

(A/C)

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of notification period to make additional investments in Citibank Costa Rica S.A., San Jose, Costa Rica.

- Granted, June 27, 2008

(A/C)

Director, BS&R

Citigroup Inc., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of notification period to make additional investments in China UnionPay, Shanghai, People's Republic of China.

- Granted, June 17, 2008

(A/C)

Membership

Boston

Avon Co-operative Bank, Avon, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, July 23, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
WEBFIVE MHC	* 3A1	Application by WebFive, MHC and WebFive Financial Services, Inc., both of Webster, Massachusetts - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Webster Five Cents Savings Bank, Webster, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	08/15/2008

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 July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	07/28/2008 08/15/2008
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, an Edge subsidiary of Banco Santander Central Hispano, S.A., Madrid, Spain, requests approval to amend Section Seventh of its Articles of Association to reflect an increase in its capital stock.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to invest in Diners Club Switzerland Ltd., Zurich, Switzerland	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Banco Cuscatlan de Panama, S.A., Panama City, Panama	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMBASSY BANCORP, INC	* 3A1	Embassy Bancorp, Inc., Bethlehem, PA, to become a bank holding company by acquiring Embassy Bank for the Lehigh Valley, Bethlehem, PA.	Newspaper:	Not available
			Federal Register:	Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW RICHMOND BANCORPORATION	CIC	Multiple Interagency Notices of Change in Bank Control filed by Jay L. Dunlap, Lincoln, NB; Samad Yaltaghian, Rushden, Northants, England; and a Voting Trust established in concert by Jay L. Dunlap as sole voting trustee, Samad Yaltaghian, and Gregory Neisen to own/control voting shares of New Richmond Bancorporation, New Richmond, OH.	Newspaper:	08/06/2008
			Federal Register:	08/07/2008

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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723112	FIFTH THIRD BK, CINCINNATI, OHIO	07/09/2007	07/09/2008	S	Large 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 July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAMPTON ROADS	* Branch	Bank of Hampton Roads, Norfolk, Virginia, proposes to establish a branch at 1635 Laskin Road, Virginia Beach, Virginia.	Newspaper:	08/15/2008
			Federal Register:	Not applicable
CITY FIRST ENTERPRISES, INC.	4c8	City First Enterprises, Inc., Washington, DC, to engage in lending and community development activities.	Newspaper:	Not applicable
			Federal Register:	Not available
FIRST FINANCIAL BANK	Member	First Financial Bank, Fairfax, Virginia (in organization), to become a member of the Federal Reserve System.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
UNION BANK AND TRUST COMPANY	* Branch	Union Bank and Trust Company, Bowling Green, Virginia, proposes to establish a branch at 9611 Jefferson Davis Highway, Fredericksburg, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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976226	FAUQUIER BK, WARRENTON, VIRGINIA	02/25/2008	05/28/2008	S	Large Bank
223322	FIRST B&TC, LEBANON, VIRGINIA	11/26/2007	06/04/2008	S	Int Sm Bank
831727	SECOND B&TC, FREDERICKSBURG, VIRGINIA	02/25/2008	06/05/2008	S	Large Bank

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 July 26, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPSTAR BANK	* Branch	CapStar Bank, Nashville, Tennessee, to establish a branch located at 5500 Maryland Way, Suite 130, Brentwood, Tennessee, to be known as the Brentwood Branch.	Newspaper: Federal Register:	08/01/2008 Not applicable
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
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1100 Town Lake Drive, Leland, North Carolina, to be known as the Leland Office.	Newspaper: Federal Register:	08/01/2008 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1990 West Spring Street, Monroe, Georgia, to be known as the Shoppes of Monroe Office.	Newspaper: Federal Register:	07/31/2008 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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
648130	COCONUT GROVE BK, MIAMI, FLORIDA	04/07/2008	07/15/2008	S	Large Bank

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 July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire 100 percent of the voting shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire PFF Bank & Trust, Pomona, California, and thereby operate a savings association, Diversified Builders Services, Inc., Rancho Cucamonga, California, and thereby to engage in extending credit and servicing loans, Glencrest Investment Advisers, Rancho Cucamonga, California, and thereby to engage in financial and investment advisory services, and Pomona Financial Services, Rancho Cucamonga, California, and thereby to engage in trust company functions.	Newspaper:	07/22/2008
			Federal Register:	07/25/2008
FIRST MICHIGAN BANCORP, INC.	CIC	Notice by a group acting in concert, composed of Gary Shiffman, West Bloomfield, Michigan, Arthur Weiss, Farmington Hills, Michigan, Ronald Klein, Bloomfield Hills, Michigan, Paul Hodges, Orchard Lake, Michigan, Roman Ferber, West Bloomfield, Michigan, David Freidman, West Bloomfield, Michigan, Steven Freidman, West Bloomfield, Michigan, Brian Wenzel, Howell, Michigan, Sheldon Yellen, Bloomfield Hills, Michigan, Gary Torgow, Oak Park, Michigan, Dov Loketch, Oak Park, Michigan, Joseph Nusbaum, Oak Park, Michigan, David Provost, Birmingham, Michigan, Max Berlin, Southfield, Michigan, Donald Coleman, Bonita Springs, Florida, Albert Papa, Birmingham, Michigan, Robert Naftaly, West Bloomfield, Michigan, Thomas Schellenberg, Cross Village, Michigan, Thomas Brown, Farmington Hills, Michigan, Christine Otto, Oxford, Michigan, James Dunn, Livonia, Michigan, Gary Sakwa, Bloomfield Hills, Michigan, and Frank Hennessey, Ocala, Florida, to acquire over 25 percent of the outstanding voting shares of First Michigan Bancorp, Inc., Troy, Michigan, and thereby to indirectly acquire control of First Michigan Bank, Troy, Michigan.	Newspaper:	07/25/2008
			Federal Register:	07/21/2008
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5 * 18C * Branch	Hometown Community Bancorp, Inc., Morton, Illinois and Hometown Community Bancorp Employee Stock Ownership Plan and Trust, Morton, Illinois, to merge with Alpha Financial Group, Inc., Toluca, Illinois and Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, and thereby indirectly acquire Alpha Community Bank, Toluca, Illinois, and the related application by Morton Community Bank, Morton, Illinois, to merge with Alpha Community Bank, Toluca, Illinois, and thereby to establish 4 branches.	Newspaper:	Not available
			Federal Register:	08/08/2008

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 06/02/2008
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 1902 W. Parkside Lane, Phoenix, Arizona.	Newspaper: Federal Register:	07/25/2008 Not applicable
PREMIER BANCORP OF ILLINOIS, INC.	* 3A3	Premier Bancorp of Illinois, Inc., Farmer City, Illinois, to retain 20.8 percent of the voting shares of FM Bancorp, Inc., Paxton, Illinois, and thereby indirectly retain control of Farmers-Merchants National Bank of Paxton, Paxton, Illinois.	Newspaper: Federal Register:	Not available Not available
PREMIER BANCORP OF ILLINOIS, INC.	4c8	Premier Bancorp of Illinois, Inc., Farmer City, Illinois, to retain its indirect 40 percent ownership interest in TriCapital, L.L.C., Indianapolis, Indiana.	Newspaper: Federal Register:	Not applicable Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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709143	MIDWEST BK WESTERN IL, MONMOUTH, ILLINOIS	02/25/2008	07/08/2008	S	Large Bank
2687133	PREMIER BK, DUBUQUE, IOWA	03/17/2008	07/07/2008	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SCOTT COUNTY STATE BANK, THE	* Branch	The Scott County State Bank, Scottsburg, Indiana, to establish a branch facility to be located at 307 West Main Street, Austin, Indiana.	Newspaper:	08/04/2008
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY PRIDE BANK CORPORATION	CIC	Notice by John Smoluch and Donna Smoluch, both of Coon Rapids, Minnesota to gain control of Community Pride Bank Corporation, Ham Lake, Minnesota, and thereby indirectly gain control of Community Pride Bank, Isanti, Minnesota.	Newspaper: Federal Register:	Not available Not available
KIMBERLY LEASING CORPORATION	CIC	Notice by Brian K. Solsrud, Minneapolis, Minnesota, Gregory A. Solsrud, Dunwoody, Georgia, Corinne E. Solsrud, Mosinee, Wisconsin, and Rachel A. Solsrud Goodell, Augusta, Wisconsin, individually and as a group acting in concert to acquire control of Kimberly Leasing Corporation, Augusta, Wisconsin and thereby indirectly acquire control of Unity Bank, Rush City, Minnesota.	Newspaper: Federal Register:	07/29/2008 07/29/2008
NATCOM BANCSHARES, INC.	* 3A5	NATCOM Bancshares, Inc., Superior, Wisconsin, to acquire 100 percent of Superior Bancorporation, Ltd., Superior, Wisconsin, and thereby indirectly acquire Community Bank, Superior, Wisconsin.	Newspaper: Federal Register:	Not available 08/01/2008
QUALITY BANKSHARES, INC.	CIC	David Schornack, Perham, Minnesota, individually and as a part of a group acting in concert with Denise Schornack, Perham, Minnesota, Daniel Welter, New York Mills, Minnesota, and Bonnie Welter New York Mills, Minnesota, to acquire control of Quality Bankshares, Inc., Fingal, North Dakota, and thereby indirectly acquire control of Quality Bank, Fingal, North Dakota.	Newspaper: Federal Register:	Not available 08/13/2008
WEST END FINANCIAL CORP.	CIC	Notice by John Richard Doherty, Oswego, Illinois, to retain 10 percent or more of the shares of West End Financial Corporation, Bessemer, Michigan, and thereby indirectly retain control of Gogebic Range Bank, Bessemer, Michigan.	Newspaper: Federal Register:	Not available 08/06/2008
WILCOX BANCSHARES, INC.	CIC	Notice by Noah Wynter Wilcox, Grand Rapids, Minnesota, to join a group acting in concert with Steven Monroe Wilcox, Grand Rapids, Minnesota, to acquire control of Wilcox Bancshares, Grand Rapids, Minnesota, and thereby indirectly acquire control of Grand Rapids State Bank, Grand Rapids, Minnesota.	Newspaper: Federal Register:	07/29/2008 07/29/2008

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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3417319	FIRST WESTERN B&T, EDEN PRAIRIE, MINNESOTA	03/31/2008	07/16/2008	S	Small Bank

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 July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALFALFA COUNTY BANCSHARES, INC.	CIC	Notice submitted by the Barbara Dean Flaming Trust and Brenda Jean Flaming Salinas, trustee; the Brenda Jean Flaming Trust and Barbara Dean Flaming Waite, trustee; the Michael Todd Flaming Trust and Brenda Jean Flaming Salinas, trustee; and the Flaming Children 2008 Irrevocable Trust and Gerald R. Chelgren, trustee; all of Cherokee, Oklahoma, part of a group acting in concert, to acquire/retain control of Alfalfa County Bancshares, Inc., parent of ACB Bank, both in Cherokee, Oklahoma.	Newspaper: Federal Register:	Not available Not available
ROCKY MOUNTAIN BANK	* Branch	Rocky Mountain Bank, Wilson, Wyoming, to establish a branch at 890 West Broadway, Jackson, Wyoming; and to relocate its main office from Rock Springs, Wyoming, to Wilson, Wyoming, thereby establishing Rock Springs, Wyoming as a branch.	Newspaper: Federal Register:	07/24/2008 Not applicable
SOUTHEASTERN BANCSHARES, INC.	CIC	Notice submitted by Robyn E. Batson, Broken Bow, Oklahoma, as trustee of the Linda Lake Young Irrevocable Trust, the Lori Lee Young Irrevocable Trust, and the Robyn Elizabeth Batson Irrevocable Trust, to acquire control of Southeastern Bancshares, Inc., parent of 1st Bank & Trust, both in Broken Bow, Oklahoma.	Newspaper: Federal Register:	Not available 08/13/2008

District: 10

Federal Reserve Bank of Kansas City

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
227151	UNION ST BK, ARKANSAS CITY, KANSAS	03/31/2008	07/04/2008	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 July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCSHARES, INC.	CIC	Notice by Mr. John Mangan, San Antonio, Texas, as independent trustee of the LCK 1993 Trust, LCK Dynasty Trust, LCK Legacy Trust, the Katz Millennium Trust, and LCK Trust #2, that together own voting shares of First Community Bancshares, Inc., Houston, Texas, and indirectly acquire First National Bank Texas, Killeen, Texas, and Fort Hood National Bank, Fort Hood, Texas.	Newspaper: Federal Register:	Not available 08/13/2008
LONE STAR STATE BANK OF WEST TEXAS	* 18C * Branch	Lone Star State Bank of West Texas, Lubbock, Texas, to merge with First Bank of Brownfield, Brownfield, Texas, and establish a branch at 300 West Main Street, Brownfield, Texas 79316.	Newspaper: Federal Register:	Not available Not applicable
MEDINA BANKSHARES, INC.	CIC	The Vanco Trusts, the Vannie Cook Trusts, and Mr. James William Collins, as trustee, all of McAllen, Texas, propose to acquire an interest in Medina Bankshares, Inc., Hondo, Texas, and indirectly acquire D'Hanis State Bank, D'Hanis, Texas.	Newspaper: Federal Register:	Not available 08/07/2008
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 701 East Road to Six Flags, Arlington, Texas 76011.	Newspaper: Federal Register:	08/06/2008 Not applicable
TEXAS AMERICAN ACQUISITION GROUP, INC.	CIC	The Gayle Gourley Trust, The W.J. Gourley, III, Trust, and The Mary Theresa Lott Trust, all of Fort Worth, Texas, and Messrs. Richard A. Griffin, Charles Lasater, Henry W. Simon, Jr., John W. Windle, and B. Ted Woodle, all of Fort Worth, Texas, and Jack S. Lewis, Arlington, Texas, all as trustees, propose to acquire an interest in Texas American Acquisition Group, Inc., Fort Worth, Texas, and indirectly acquire Liberty Bank, North Richland Hills, Texas.	Newspaper: Federal Register:	07/28/2008 08/06/2008

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 July 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY CALIFORNIA BANCORP	3A1	Security California Bancorp to become a bank holding company by acquiring 100 percent of Security Bank of California, both of Riverside, California.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act